DOCUMENT RESUME

ED 274 617 SO 017 628

TITLE	Consumer's Resource Handbook and A Suggested Teacher's Guide to the Consumer's Resource Handbook.
INSTITUTION	Department of Transportation, Washington, D.C.; Office of Consumer Affairs, Washington, D.C.
PUB DATE	Jan 86
NOTE	106p.
AVAILABLE FROM	Handbook, Consumer Information Center, Pueblo, Colorado 81009 (free).
PUB TYPE	Guides - General (050) -- Reference Materials - Directories/Catalogs (132)
EDRS PRICE	MF01/PC05 Plus Postage.
DESCRIPTORS	Accountability; *Consumer Education; *Consumer Protection; Disabilities; Disadvantaged; Legal Aid; Postsecondary Education; Public Agencies; Responsibility; Secondary Education
IDENTIFIERS	*Consumer Complaints; *Consumer Information; Consumers; Consumer Services; Private Sector; Public Sector

ABSTRACT

The booklet is an informational and educational tool designed to help a consumer do three things: (1) to communicate more effectively with those who provide the products and services he or she buys; (2) to locate sources of help; and (3) to resolve complaints in the most effective manner. The booklet contains two major parts. Part 1, "How To Be a Smart Consumer," features tips on how to get the most for one's money and avoid purchasing problems, gives steps for handling complaints and writing a complaint letter, and highlights special sources to contact when unable to resolve a complaint directly through the seller. Part 2, "The Consumer Assistance Directory," lists consumer offices in the public and private sectors that provide assistance with consumer complaints. An index of appropriate organizations or agencies arranged by subject and a section highlighting services for the disabled are included. The teacher's guide that concludes this document is intended to be used in conjunction with the Handbook but can be used without it also. The guide contains three sections: (1) two suggested teaching units with related support material (unit 1 covers purchasing and unit 2 deals with effective complaint handling); (2) a separate "Major Sources of Help" section that includes public and private agencies; and (3) suggested follow-up activities. While written for the secondary level, the guide is also useful for elementary and adult programs. (TRS)

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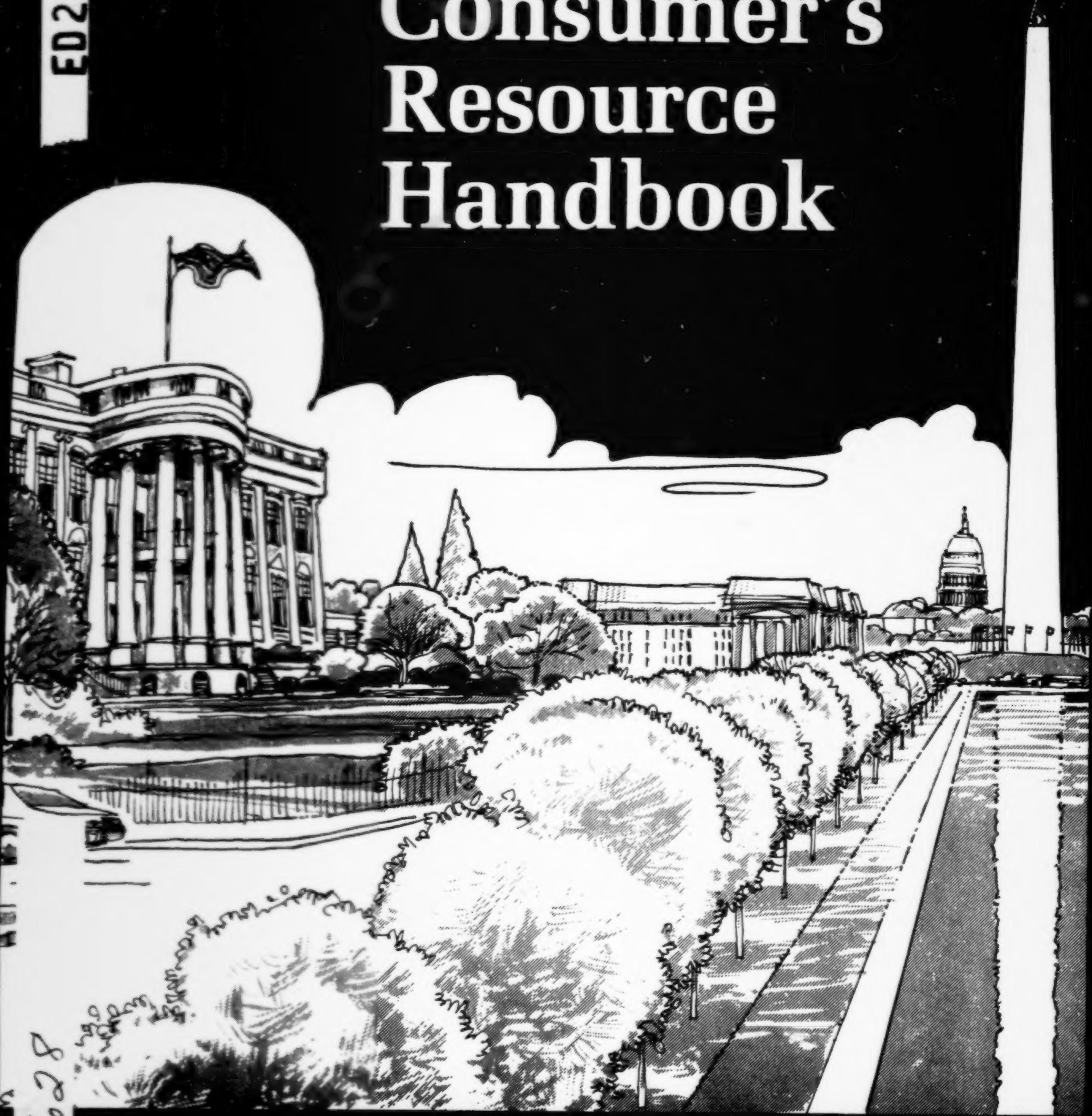
Consumer's Resource Handbook



SO017628

Office of the Special Adviser to the President
for Consumer Affairs
and the
United States Office of Consumer Affairs
The White House, Washington, D.C.

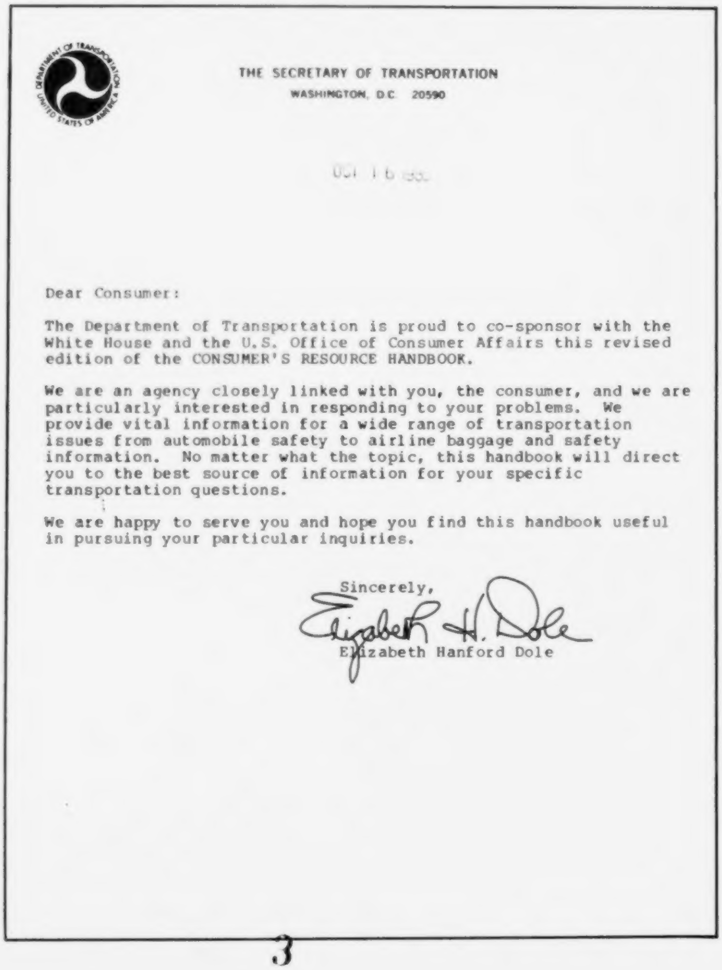
in cooperation with the
Department of Transportation

CONSUMERS
EDUCATORS
GOVERNMENT
BUSINESS

Buyers and sellers alike should recognize the basic rights of consumers: the right to choice among products and services; the right to information enabling them to make sound purchases; the right to healthful and safe products; the right to be heard when products do not meet standards. Government at all levels will continue its responsible stewardship of consumer safety as well as its vigorous prosecution of illegal and deceptive practices. But in the final analysis it is the knowledgeable consumer and the responsible business person whose decisions will determine the success or failure of products and services in the competitive marketplace.

An excerpt from President Reagan's Proclamation of National Consumers Week, April 22-28, 1985

Elizabeth H. Dole
Secretary



THE SECRETARY OF TRANSPORTATION
WASHINGTON, D.C. 20590

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Dear Consumer:

The Department of Transportation is proud to co-sponsor with the White House and the U.S. Office of Consumer Affairs this revised edition of the CONSUMER'S RESOURCE HANDBOOK.

We are an agency closely linked with you, the consumer, and we are particularly interested in responding to your problems. We provide vital information for a wide range of transportation issues from automobile safety to airline baggage and safety information. No matter what the topic, this handbook will direct you to the best source of information for your specific transportation questions.

We are happy to serve you and hope you find this handbook useful in pursuing your particular inquiries.

Sincerely,

Elizabeth H. Dole

Elizabeth Hanford Dole

Consumer's Resource Handbook

Published by
United States Office of Consumer Affairs

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for Consumer Affairs
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January 1986 Edition

Additional free single copies of the *Consumer's Resource Handbook* may be obtained by writing to *Handbook*, Consumer Information Center, Pueblo, Colorado 81009.

THE WHITE HOUSE
WASHINGTON

Dear Consumer:

Consumers today deal in an increasingly global marketplace, repleat with an endless number of domestic and foreign products. Our marketplace, without a doubt, is the most spectacular in the world, featuring an extraordinary variety of goods and wide choices in quality and cost. Consumers need reliable information for making intelligent purchasing decisions in that global marketplace based on their values, their resources, and the lifestyle they seek. Consumer information and education enable consumers to help themselves both in purchasing decisions and in effectively seeking restitution when problems do occur.

This process, in an increasingly complex marketplace, involves a relationship between buyer and seller that must be based on trust, good will, and free exchange of information. You, as the consumer, need information about products, credit, warranties, and many other important consumer services. No matter how excellent the quality of the product or service or how well informed and reputable the dealer, there will be times when human error occurs. That is why communication is so important. Ours is a free marketplace where both buyer and seller profit when buyers' needs are satisfied. One very effective way business and industry have tried to increase this satisfaction is by improving consumer complaint handling programs and communication channels.

This Consumer's Resource Handbook is an informational and educational tool to help you do three things: (1) communicate more effectively with those who provide the products and services you buy, (2) locate sources of help, and (3) resolve your complaints in the most effective manner. The Handbook contains two major parts. Part I, *How To Be A Smart Consumer*, features tips on how to get the most for your money and avoid purchasing problems, gives steps for handling your own complaint and writing a complaint letter, and highlights special sources to contact when unable to resolve your complaint directly through the seller. Part II, *the Consumer Assistance Directory*, lists consumer offices in both public and private sectors that provide assistance with consumer complaints. If you don't know which office to contact, check the index in the back of your Handbook, by subject, for the appropriate organization or agency. Also included is a section highlighting services for handicapped persons.

Let me also introduce to you our friendly assistant, Eubie Smart, who appears throughout the Handbook with consumer tips and reminders on resolving complaints. Eubie is a United States Office of Consumer Affairs trademark to help identify and symbolize our Office as a source of consumer education and information, services and assistance.

At USOCA special effort is directed toward providing national leadership to improve consumer education opportunities in schools, in communities, and in programs of business and government. We work with many of the public and private sector groups listed in this Handbook to encourage programs that provide the consumer with accurate information and effective education. We want to help people help themselves to gain knowledge, information and the skills for making informed choices in the marketplace.

Individual consumers will find the Handbook a handy reference tool. Educators may wish to use it as a source of information and ideas to develop innovative teaching units in their consumer courses. Consumer leaders in business and government will find it invaluable as a resource for locating other people who share mutual consumer education program objectives, and who may assist in resolving consumer complaints. We hope it is helpful to you and to the consumers we all serve.

If you have a moment, please share your thoughts with me on this Handbook and how it can be made even more useful to you.

Sincerely,

Virginia Knauer

Virginia H. Knauer
Special Adviser to the President
for Consumer Affairs
and Director,
United States Office
of Consumer Affairs

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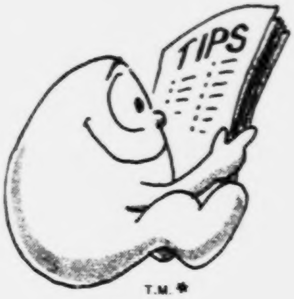
Part 1
How To Be A Smart Consumer

Tips on How to Get the Most for Your Money and Avoid Purchasing Problems

Before Making a Purchase:

- Analyze what you need and what features are important to you.
- Compare brands. Utilize word-of-mouth recommendations and formal product comparison reports. Check with your local library for magazines and other publications containing consumer information.
- Compare stores. Look for a store with a good reputation and take advantage of sales.
- Check for any additional charges, such as delivery and service costs.
- Compare warranties.
- Read terms of contracts carefully.
- Check the return or exchange policy.



After Your Purchase:

- Follow proper use and care instructions for products.
- Read and understand the warranty provisions. Keep in mind that you may have additional warranty rights in your state. Check with your state or local consumer office to find out. A listing of these offices begins on page 40.
- If trouble develops, report the problem as soon as possible. Do not try to fix the product yourself as this may void the warranty.
- Keep a record of efforts to have your problems remedied. This record should include names of people you speak to, times, dates and other relevant information.
- Use the complaint procedures and Consumer Assistance Directory in this Handbook to find out how and where to get your problem resolved.

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*This character is a trademark of the United States Office of Consumer Affairs.

How To Handle Your Own Complaint

Even in today's complex marketplace, you should expect quality products and services at fair prices. When something goes wrong, however, you need to let the company know about your problem and try to resolve it with them. Not only is this the fastest way to get your complaint resolved, but it also gives the company a chance to keep you as a satisfied customer and gain new customers by learning from mistakes. Most companies welcome this opportunity, and it may help you avoid future complaints.

We recommend the following steps in handling your own complaint:

Identify Problem

Identify the problem, what you have done to resolve it, and what you believe would be a fair settlement. Do you want your money back? Would you like the product repaired? Will an exchange do?

Gather Documentation

Gather documentation regarding your complaint. Sales receipts, repair orders, warranties, cancelled checks, or contracts will back up your complaint and help the company solve your problem.

Go Back to Where You Made The Purchase

Contact the person who sold you the item or performed the service. Calmly and accurately explain the problem and what action you would like taken. If that person is not helpful, ask for the supervisor or manager and repeat your complaint. A large percentage of consumer problems are resolved at this level. Chances are yours will be too.

Allow each person you contact a reasonable period of time to resolve your problem before contacting another source for assistance.

Don't Give Up

If you are not satisfied with the response, don't give up. If the company operates nationally or the product is a national brand, write a letter to the person responsible for consumer complaints at the company's headquarters. If the company doesn't have a consumer office, direct your letter to the president of the company.

Writing a Complaint Letter

Where to Write

If you have already contacted the person who sold you the product or service or the company is out of town, you will need to write a letter to pursue your complaint.

For a listing of many corporate consumer contacts and their addresses, see page 7.

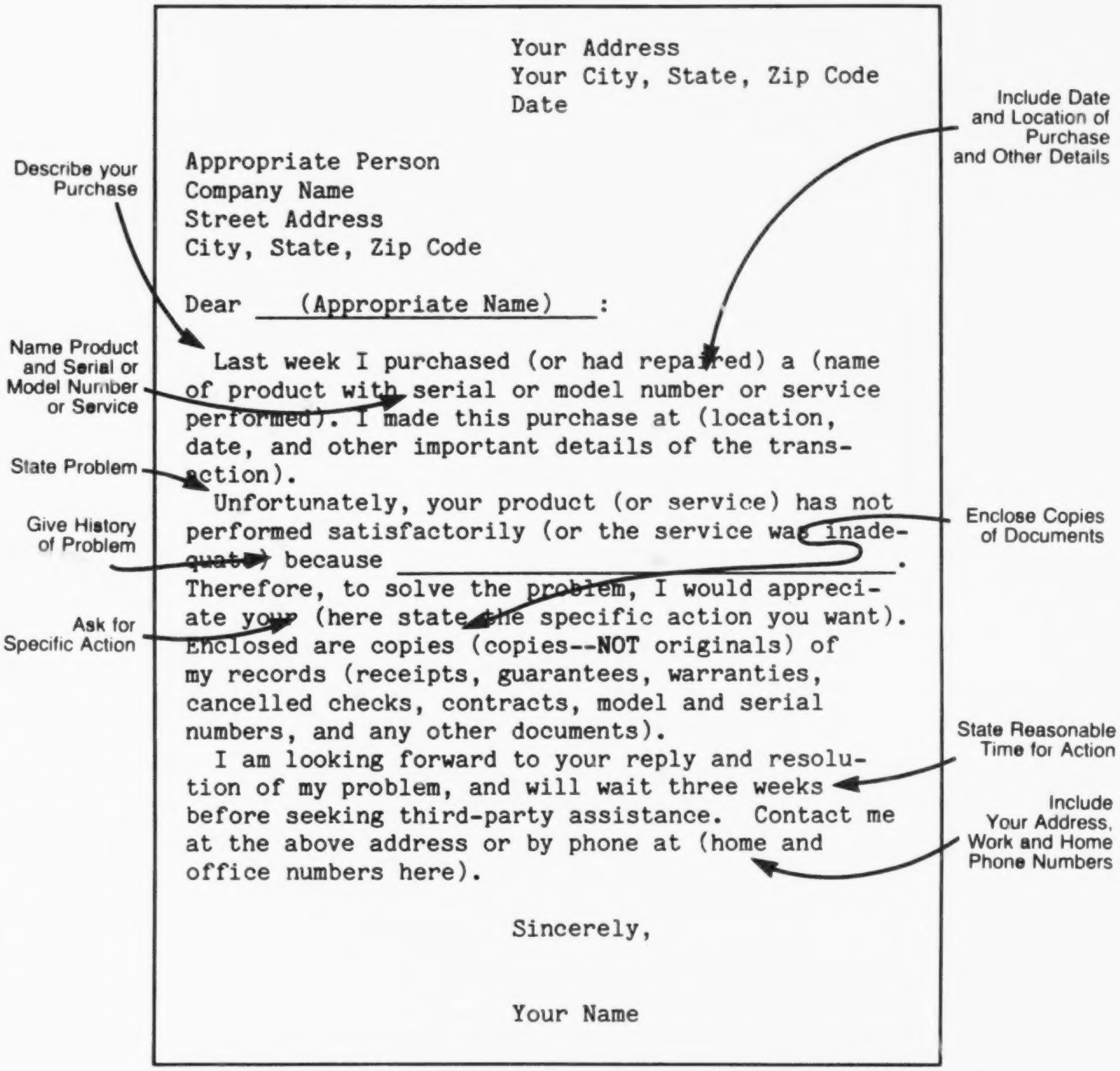
If you are unable to find the corporate consumer contact, first check in your phone directory to see if the company has a local office. If it does, call and ask for the name and address of the consumer contact, or if they do not have someone who handles this function, the name and address of the company's president. If there is no local listing, check *Standard & Poor's Register of Corporations, Directors and Executives.* It lists over 45,000 American business firms and can be found in most libraries.

If you don't have the name of the manufacturer of the product, check your local library for the *Thomas Register.* It lists the manufacturers of thousands of products.

What to Write

- Include your name, address and home and work phone numbers.
- Type your letter if possible. If it is handwritten, make sure it is neat and easy to read.
- Make your letter brief and to the point. Include all important facts about your purchase including the date and place where you made the purchase and any information you can give about the product or service such as serial or model numbers or specific type of service.
- State exactly what you want done about the problem and how long you are willing to wait to get it resolved. Be reasonable.
- Include all documents regarding your problem. Be sure to send COPIES, not originals.
- Avoid writing an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem, but may be very helpful in resolving it.
- Keep a copy of the letter for your records.
- The following sample letter will be helpful in writing to the company. Also refer to it if you write to other sources of assistance if you are unsuccessful in getting your complaint resolved directly with the company. Just remember, if you need to write a letter to a Better Business Bureau, government agency, trade association, or other source of assistance, give additional information about what you have done so far to get your complaint resolved.

Sample Complaint Letter



Your Address
Your City, State, Zip Code
Date

Appropriate Person
Company Name
Street Address
City, State, Zip Code

Dear ___(Appropriate Name)___:

Last week I purchased (or had repaired) a (name of product with serial or model number or service performed). I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed satisfactorily (or the service was inadequate) because ____________________. Therefore, to solve the problem, I would appreciate your (here state the specific action you want). Enclosed are copies (copies--**NOT** originals) of my records (receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents).

I am looking forward to your reply and resolution of my problem, and will wait three weeks before seeking third-party assistance. Contact me at the above address or by phone at (home and office numbers here).

Sincerely,

Your Name

Describe your Purchase

Name Product and Serial or Model Number or Service

State Problem

Give History of Problem

Ask for Specific Action

Include Date and Location of Purchase and Other Details

Enclose Copies of Documents

State Reasonable Time for Action

Include Your Address, Work and Home Phone Numbers

Keep Copies of Your Letter and All Related Documents and Information

Major Sources of Help

If you have failed in your attempt to get your complaint resolved directly with the person or company you did business with, there are other sources of help. Many are described in this section.

Industry Consumer Programs

What They Are:

Several industry associations can help you with consumer problems relating to their industry. These associations are formed by individual businesses which join together to assist with business problems and promote their industry. They usually offer consumer information and some handle complaints. Trade associations have been established in just about every field of business and consumer interest and number around 40,000 nationwide.

How to Reach Them:

Selected industry associations that handle complaints are listed on page 38. Many other trade associations have varying consumer functions. These functions are described in a directory entitled *National Trade & Professional Associations of the U.S. and Canada and Labor Unions* or other help directories. Check with your local library.

Industry Third-Party Dispute Resolution Programs

What They Are:

Special programs established by certain corporations and trade associations to help resolve problems between consumers and industry members are listed on page 37. If you have trouble with your car, a home appliance, a funeral director, or other products or services, there might be a third-party dispute resolution program to help you. But remember, this should not be the first step in solving a consumer complaint. Contact them only after you have been unsuccessful in getting your complaint settled by the local company or organization you originally dealt with.

What They Do:

In general, after receiving your complaint a staff person will probably try to resolve the complaint before it goes any further. If these staff persons acting as informal mediators cannot get the two sides to agree, they will refer your case to an independent person or panel that will then make a decision on your case. In some instances, this decision is binding and must be accepted by both the consumer and the business. In other cases, only the business is required to accept the decision. There are also programs where decisions are not binding on either party. Therefore, you should ask for a copy of the rules before you file your case with a third-party program.

Better Business Bureaus

What They Are:

Better Business Bureaus (BBBs) are non-profit organizations sponsored by private, local businesses. There are some 170 BBBs in the United States today. For a listing, see page 32. The services offered by BBBs vary from place to place. These include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of companies' complaint handling performances. Depending on the policy of the individual BBB, it may or may not tell you the nature of the complaint against a business, but all will tell you if a complaint has been registered. Many of the BBBs accept written complaints and will contact a firm on your behalf. BBBs do not judge or rate individual products or brands, handle complaints concerning the prices of goods or services, or give legal advice.

BBBs offer binding arbitration to those who ask for it. The Council of Better Business Bureaus, which is sponsored by national businesses, also offers consumer education programs and reports on charitable organizations. The national Council is located at 1515 Wilson Boulevard, Arlington, Virginia 22209

Media Programs

What They Are:

Local newspapers and radio-TV stations throughout the United States offer "Action or "Hot Line" services where consumers with problems can get help.

These news media often get successful results for consumers because of their power and influence in communities, and because the possibility of publicity may encourage a merchant or business to take swifter action to resolve consumer problems. Some Action Lines, however, may not be able to handle every complaint received. They sometimes select the most severe problems, or those most representative of a number of complaints.

When your own personal efforts fail to produce the desired results, keep these "Action" resources in mind.

How to Reach Them:

To find these services, check with your local newspapers, radio and TV stations, or local library.

State, County and City Consumer Offices

What They Are:

If you are not satisfied with a company's response to your complaint (or if a response is never received), a local consumer office, if there is one in your area, is a good place to go with your inquiry or complaint. Local consumer offices can be particularly helpful since they can be contacted easily by phone or sometimes in person, and are familiar with local businesses and laws. Be sure to have copies of your sales slips, other sales documents, and all correspondence with the retailer and manufacturer when you contact your local agency.

If there is no local consumer office in your area, contact a state consumer office. State consumer offices are set up differently from state to state. Some states have a separate department of consumer affairs while others have a consumer affairs office as a part of the governor's office or attorney general's office, or both. These offices will either help you directly or refer you to the proper agency for assistance.

If you have a consumer problem with a business transaction occurring in a state other than where you reside, you should contact the state where you conducted your business, if possible. Many state and local consumer offices have a large selection of information and educational materials available. In addition, many states, counties and cities have a wide variety of other helpful community services, including social, family, youth, handicapped, day care, mental health, elderly, general health, recreation, family planning, alcoholism, nutrition, income maintenance, child support, food stamps and libraries. A listing of state and local consumer and other government offices begins on page 40 of this *Handbook*.

Occupational and Professional Licensing Boards

What They Are:

If you have a problem with professional or occupational services, you may be able to get help from a state licensing or regulatory board. There are an estimated 1,500 state boards which license or register more than 550 professions and occupations, including doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricans, auto repair facilities, employment agencies, collection agencies, and electronic repair facilities.

What They Do:

State boards set licensing standards: set rules and regulations; prepare and give examinations; issue, deny or revoke licenses; bring disciplinary actions; and handle consumer complaints.

If you contact a state board for help, it will usually bring your complaint to the attention of its licensee and it will seek a satisfactory resolution to your problem. If necessary, the board may conduct an investigation and take disciplinary action against the licensee in the form of probation, license suspension or revocation.

Many boards will also have consumer education materials to help you in selecting a professional or tradesperson in their field.

How To Reach Them:

You can find out about a state licensing board by contacting your local consumer office. Some boards might also have regional offices in your area. Check your local phone book under state government offices or under professional listings. You can also ask professionals or tradespersons about the board responsible for their licensing or registration—in fact, you should ask to see a license or registration before you decide to use their services.

Federal Agencies

Some Federal agencies have enforcement responsibilities for specific consumer products and services and can handle individual complaints. Others take action for the benefit of the public as a whole, but are not able to resolve individual consumer problems.

However, each Federal agency listed under the Selected Federal Agencies section starting on page 67 has a mechanism for responding to consumer complaints and inquiries. Many Federal Agencies also have publications, fact sheets, and other information that may be helpful in dealing with marketplace problems. If you need help in determining where to go with your specific problem, check the Index at the end of this book or call the nearest Federal Information Center listed on page 75.

Small Claims Courts

What They Are:

If you have a complaint that you have not been able to resolve, consider going to small claims court. Court procedures generally are simple, inexpensive, quick and informal. Court fees are nominal, and you often get your filing fee back if you win your case. Generally, you won't need a lawyer. In fact, in some states, lawyers are not permitted. If you do live in a state that allows lawyers and the party you are suing brings one, don't be intimidated. The court is informal and most judges make allowances for consumers who appear without lawyers.

But remember, even though the court is informal, the ruling of the court must be followed, just like any other court.

What They Do:

These courts, as the name suggests, are for small claims. The maximum amounts that can be claimed or awarded differ from state to state.

If the party bringing the suit wins the case, the party who lost often will follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision. In these cases, the winning party may go back to court and ask for the order to be "enforced." Depending on local laws, the court may, for example, order property to be taken by law enforcement officials and sold. The winning party will get the money from the sale up to the amount they are owed. Or, if the person who owes the money receives a salary, the court may order the employer to garnish or deduct some money from each paycheck and give it to the winner of the law suit.

How To Reach Them:

Check your local phone book under your municipal, county or state government headings for small claims court listings. When you contact the court, ask the court clerk how to use the small claims court. Sit in on a small claims court session before taking a case to court to become familiar with its operation.

Legal Aid and Legal Services

What They Are:

Legal Aid and Legal Services offices help people who cannot afford to hire private lawyers, and who meet financial eligibility requirements. There are more than 1,000 of these offices around the country, staffed by lawyers, paralegals (people who have taken courses in legal assistance) and law students. All offer free legal services to those who qualify.

In some cities, both Legal Aid and Legal Services offices are federally funded. Legal Aid offices may also be financed by state, local, or private funding, or by local bar associations. The Legal Services Corporation in Washington, D.C., is funded by the Federal Government, and it, in turn, awards grants to local Legal Services programs around the country. Also, many law schools throughout the nation conduct law clinics, where students assist other lawyers as part of their training.

What They Do:

These offices generally offer legal assistance with problems such as landlord-tenant, credit, utilities, family issues such as divorce and adoption, social security, welfare, unemployment, and worker's compensation. Each legal aid office has its own board of directors that determines the priorities of the office and the kinds of cases handled. Therefore, the Legal Aid office serving your area may not handle all of the types of cases mentioned above. However, these offices should be able to refer you to other local, state or national organizations that can provide advice or help.

Private Lawyers

How To Reach Them:

If you need help in finding a lawyer, check with the Lawyer Referral Service of your state, city or county bar association. Local and state bar associations are usually listed in area telephone directories.

Since lawyers are now permitted to advertise, it is a bit easier to find one who fits your needs and your pocketbook. Check the Yellow Pages of the telephone directory or newspapers for these advertisements. If you have a complaint about an attorney or need further information, again contact your state, city or county bar association.

Private and Voluntary Consumer Groups

Private and voluntary consumer organizations are usually created to advocate various or specific consumer interests. In some communities they will help individual consumers with their complaints. To find out if such a group is in your community, contact your state or local consumer affairs office.

Consumer Credit Counseling Services

What They Are:

Counseling services provide aid to individuals having difficulty budgeting their money and/or meeting necessary monthly expenses. Many organizations, including credit unions, family service centers and religious organizations offer some type of credit counseling.

Another source of help is the Consumer Credit Counseling Services (CCCS), sponsored by the National Foundation for Consumer Credit and financially supported by banks, credit card companies, finance companies and other credit offering organizations.

What They Do:

The CCCS counseling program provides money management techniques, debt payment plans, and educational programs. In working out a debt repayment program individually tailored to a consumer's agreed upon ability to pay, a counselor takes into consideration the needs of the family and the requirements and needs of the creditor.

Consumer credit counseling programs are nonprofit and provide service either free or for a nominal charge.

How To Reach Them:

To find out if your area is covered by a CCCS, look in your local phone directory or check with the National Foundation for Consumer Credit, 8701 Georgia Avenue, Suite 601, Silver Spring, Maryland 20910.

Other Consumer Information

The *Consumer Information Catalog* lists more than 200 free or low-cost federal booklets on a variety of topics, many of which would be helpful in addressing consumer complaints or problems. Topics include: careers and education, child care, federal benefits, financial planning, gardening, health, housing, small business, travel, hobbies, cars, etc. This free *Catalog* is published quarterly by the Consumer Information Center of the U.S. General Services Administration, and may be obtained by sending your name and address to: Consumer Information Center, Pueblo, Colorado 81009.

Please note that some of the sources of help listed in the Consumer's Resource Handbook have a policy of declining complaints from consumers who have sought prior legal counsel.

PART II

Consumer Assistance Directory

Corporate Consumer Contacts

If you have tried to resolve a problem directly with the person with whom you originally did business but have been unsuccessful, the next step is to contact the company's headquarters. This section will help you find the address for the headquarters and, in most cases, the appropriate person to contact. Most listings include phone numbers. When there is an **"800"** (toll free) number, it is highlighted.

If you are unable to find the company's address in this section, *Standard and Poor's Register of Corporations, Directors, and Executives*, found in most public libraries, also lists the addresses of over 45,000 American business firms.

Throughout this section you will notice companies or brand names listed with an instruction to contact another company listed in the book. For example,

Wrangler Jeans
See **Blue Bell, Inc.**

Should you have a problem with a Wrangler product, correspondence should be directed to the consumer representative at Blue Bell, Inc., because Blue Bell produces the Wrangler line.

If you do not find the product name listed in this section, check the product's label for the name and address of the manufacturer. Various Federal agencies require manufacturers or distributors to disclose this information on the label. If you don't have the name of the manufacturer of the product, check your local library for the *Thomas Register*, which lists the manufacturers of thousands of products.

To save time and energy, don't forget—first take your complaint back to where you made the purchase. If you contact the corporate headquarters first, the representative will probably direct you back to your local retailer or business office.

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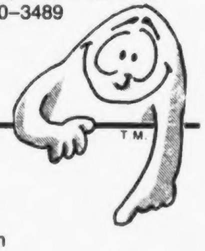

Telephone Solicitations

1. Never give your credit card number over the phone unless you initiate the call.
2. Be cautious if the caller says an investment, purchase or charitable donation must be made immediately.
3. Ask who is in charge of the company or organization represented. Get specific names and titles.
4. Check with your state and local consumer protection offices and Better Business Bureau to see if any complaints have been filed against the organization.
5. Be wary of offers of free merchandise or prizes. You may end up paying handling fees greater than the value of the gifts.

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Time Telephone Marketing
990 West Fullerton
Chicago, Illinois 60614
800–541–1000 (toll free)

Lisa Watkins
Consumer Correspondent
Timex Corporation
P.O. Box 2740
Little Rock, Arkansas 72203
(501) 372–1111

Veronica McCarthy
Consumer Response Correspondent
U. S. Tobacco
100 West Putnam Avenue
Greenwich, Connecticut 06830
(203) 661–1100

Debbie Rosenburg
Director of Consumer Affairs
Tom Thumb–Page
14303 Inwood Road
Dallas, Texas 75234
(214) 661–9700

Virginia Hedtke
Marketing Services Coordinator
Tonka Toys
6000 Clearwater Drive
Minnetonka, Minnesota 55343
(612) 936–3300

Mary Elliott
Director, Public Affairs
The Toro Company
8111 Lyndale Avenue South
Minneapolis, Minnesota 55420
(612) 887–8900

Jan Scott
Manager, Consumer Relations
Totes, Inc.
East Kemper Road
Loveland, Ohio 45140
(513) 583–2300 (inside Ohio)
800–543–1851 (toll free outside Ohio)

John Grey
Manager, Consumer Affairs
Toys R Us
395 West Passaic Street
Rochelle Park, New Jersey
07662
(201) 368–5482

C. L. Whitehill
Director of Customer and Terminal Services
Trailways, Inc.
1500 Jackson Street,
Room 211
Dallas, Texas 75201
(214) 655–7805

Larry Frank
Customer Service
Trane/CAC, Inc.
Troup Highway
Tyler, Texas 75711
(214) 581–3220 or 3583

Rosemary Aurichio
Manager, Customer Relations
Trans World Airlines, Inc. (TWA)
605 Third Avenue
New York, New York 10158
(212) 692–3172

Office of Consumer Information
Travelers Corporation
One Tower Square
Hartford, Connecticut 06183
(203) 277–6565 (in Connecticut will accept collect calls)
800–243–0191 (toll free outside Connecticut)

Customer Service
Triangle Publications, Inc.
Four Radnor Corporate Center
Radnor, Pennsylvania 19088
(215) 293–8500
800–523–7933 (toll free)

Meg Houser
Quality Control Representative
Turtle Wax, Inc.
5655 West 73rd Street
Chicago, Illinois 60638
(312) 284–8300

Jerry Greenberg
Vice President, Creative Services and Corporate Communications
Twentieth Century Fox Film Corporation
P.O. Box 900
Beverly Hills, California 90213
(213) 203–1668

Pete Hester
Consumer Relations and Services
Tyson Foods, Inc.
2210 West Oaklawn Drive
P.O. Drawer E
Springfield, Arkansas 72764
(501) 756–4000

U

Elaine De Shong
Manager, Customer Services
U-Haul International
2727 North Central Avenue
Phoenix, Arizona 85004
(602) 263–6771

Marsha Hardy or Willie Wood
Customer Representatives
Union Oil Company of California
P.O. Box 7600
Los Angeles, California 90051
(213) 977–6956 or 6991

J. H. Fitzgerald
Manager, Consumer Relations Service Department
Uniroyal Tire Company
Tire Technical Center
1305 Stephenson Highway
Troy, Michigan 48084
800–521–9796 (toll free)

Fred Boyd
Corporate Manager, Consumer Affairs
United Airlines
P.O. Box 66100
Chicago, Illinois 60666
(312) 952–5341

Julia Wells
Operations Department
United Foods, Inc.
P.O. Box 119
Bells, Tennessee 38006
(901) 663-2341 ext. 533

Bette Malone
Manager, Relocation Service
United Van Lines, Inc.
One United Drive
Fenton, Missouri 63026
(314) 326–3100

Robert L. Raycraft
Consumer Products Unit
Upjohn Company
7000 Portage Road
Kalamazoo, Michigan 49001
(616) 323–6004

Charlotte Anzalone
Administrator, Nursing Services
Upjohn Healthcare Services
2605 Kilgore Road
Kalamazoo, Michigan 49002
(616) 342–7019

Harry M. Roth
Director, Consumer Affairs
USAir
Hangar 12, National Airport
Washington, D.C. 20001
(703) 892–7020

James Bennett
Customer Relations Manager
US JVC Corporation
41 Stater Drive
Elmwood Park, New Jersey 07407
(201) 794–3900

V

Jean Bezpa
Manager of Marketing Services
Van Heusen Company
281 Centennial Avenue
Piscataway, New Jersey 08854
(201) 885–5000 ext. 259

John McAna
President
Van Munching and Company Inc.
1270 Avenue of the Americas
10th Floor
New York, New York 10020
(212) 265–2685

Vicks Health Care
See **Richardson–Vicks**

Customer Relations
Visa USA, Inc.
P.O. Box 8999
San Francisco, California 94128
(415) 570–3200
(call issuing bank for individual inquiries)

Matthew Kraus
Supervisor, Consumer Affairs Department
Vivitar Corporation
1630 Stewart Street
Santa Monica, California 90406
(213) 829–3672

Vogue Patterns
See **Butterick Company, Inc.**

W

Mary Ellen Gowin
Manager, Consumer and Public Affairs
Wakefern Food Corporation
600 York Street
Elizabeth, New Jersey 07207
(201) 527–3342

Wall Tex
See **Columbus Coated Fabrics Company**

Edward H. King
Director, Governmental and Public Affairs
Walgreen Company
200 Wilmot Road
Deerfield, Illinois 60015
(312) 940–2500

Rick Headley
Customer Service Representative,
Warn Industries
13270 Southeast Pheasant Court
Milwaukie, Oregon 97222
(503) 659–8751

Mary Richardson
Director, Consumer Affairs Division
Warner–Lambert Company
201 Tabor Road
Morris Plains, New Jersey 07950
(201) 540–2458

Karen L. Nelson
Public Affairs, Division-7
Washington National Insurance Company
1630 Chicago Avenue
Evanston, Illinois 60201
(312) 570–5720

Consumer Affairs
Waterford Crystal
225 Fifth Avenue
New York, New York 10010
(212) 683–8899

Roger Drayna
Public Relations Director
Wausau Insurance Companies
2000 Westwood Drive
Wausau, Wisconsin 54401
(715) 842–6092

James Weidman
Director, Corporate Communications
Welch Foods, Inc.
Two South Portgage
Westfield, New York 14787
(716) 326–3131

William Robeck
Assistant Vice President
Wells Fargo Bank
Customer Relations Center
475 Sansome Street
San Francisco, California 94111
(415) 396–4353

Judy Davis
Community Affairs Manager
Wendy's International, Inc.
P.O. Box 256
Dublin, Ohio 43017
(614) 764–3100

Joanne Turchany
Manager of Consumer Information
West Bend Company
400 Washington Street
West Bend, Wisconsin 53095
(414) 334–2311 ext. 6936

Caroline Lee
Manager, Consumer Affairs
Consumer Products Division
West Point Pepperell
1221 Avenue of the Americas
New York, New York 10020
(212) 382–5000

Betty Sears
Consumer Affairs Representative
Westclox U.S.
120 Newton Bridge Road
Athens, Georgia 30613
(404) 543–3050

Saundra Ervin
Consumer Affairs
Western Airlines, Inc.
6060 Avion Drive
Los Angeles, California 90009
(213) 216–3285

Edward A. Wilson
National Vice President, Consumer Affairs
Western Union Telegraph Company
1828 L Street N.W., Suite 1001
Washington, D.C. 20036
(202) 862–4633

Home Improvements

1. Be sure to get more than one estimate using the same specifications and materials.
2. Be sure you have a **written** contract that includes the contractor's full name, address, phone number and license number, a thorough description of the work to be done, the grade and quality of materials to be used, the agreed upon starting and completion dates, the total cost, and payment schedule.
3. Be sure to make a thorough inspection of the contractor's work before you make your final payment.
4. If you sign the contract away from the seller's regular place of business, such as your home, you will have a "Three Day Cooling-Off" period. This means you have the right to cancel your contract anytime before midnight of the third business day after you sign the contract. Be sure a copy of the "Notice of Cancellation" form is included with your contract.
5. Inquire whether the contractor has liability and compensation insurance to protect you from law suits in the event of an accident.
6. If the work requires a building permit, let the contractor apply for it in his name. If it is in your name and the work does not pass inspection, you will be responsible for any corrections that must be made.
7. Check with your county or city officials to see if the contractor is licensed and bonded. A bond will protect you against liens on your home if the contractor defaults with suppliers and subcontractors. Also check with state and local consumer protection agencies and the Better Business Bureau to see if any complaints have been filed against the contractor.

Eileen S. Kieta
Manager, Compliance System, Consumer Affairs
Westwood Pharmaceuticals, Inc.
100 Forest Avenue
Buffalo, New York 14213
(716) 887–3510

Robert D. Stanley
Division Vice President, Consumer Affairs
Whirlpool Corporation
2000 US 33 North
Benton Harbor, Michigan 49022
(616) 926–5101

Sherry Dwyer
Manager, Consumer Relations
White-Westinghouse Corporation
930 Fort Duquesne Boulevard
Pittsburgh, Pennsylvania 15222
(412) 263–3700
800–245–0600 (toll free outside Pennsylvania)

Mary Haukom
Legal Assistance Supervisor
Wick Building Systems, Inc.
P.O. Box 8310
Madison, Wisconsin 53708
(608) 274–4761

Ann Julsen
Public Relations Manager
Wickes Companies, Inc.
3340 Ocean Park Boulevard, Suite 2000
Santa Monica, California 90405
(213) 452–0161

Barbara Borkowski
Manager, Customer Relations
John Wiley & Sons
One Wiley Drive
Somerset, New Jersey 08873
(201) 469–4400 ext. 240

Consumer Affairs Department
Wilson Foods Corporation
4545 North Lincoln Boulevard
Oklahoma City, Oklahoma 73105
(405) 525–4446

Louella Uhlig
Manager, Customer Service Department
Wilton Company
18th and Franklin Streets
Columbia, Pennsylvania 17512
(717) 684–9000 ext. 290

Frank Rotta
Director, Corporate Public Relations
Winnebago Industries
P.O. Box 152
Forest City, Iowa 50436
(515) 582–3535

Grace F. Ulbricht
F. W. Woolworth Company
New York, New York 10279
(212) 553–2469

Robert J. Kirschten or Lana Little
Consumer Affairs
World Airways
Oakland International Airport
1100 Airport Drive
Oakland, California 94614
(415) 577–2000

Ruby Katz
Manager, Consumer Affairs
World Book, Inc.
P.O. Box 4140
Merchandise Mart Plaza
Chicago, Illinois 60654
800–621–8202 (toll free)

Wrangler Jeans
See **Blue Bell, Inc.**

Joan Brunner
Wm. Wrigley Jr. Company
410 North Michigan Avenue
Chicago, Illinois 60611
(312) 644–2121

Y

Michael Albert
Manager, Customer Relations
Yamaha Motor Corporation
6555 Katella Avenue
Cypress, California 90630
(714) 761–7439

Joanne Pino
Director, Consumer Affairs Department
Youngs Drug Products Corporation
865 Centennial Avenue
P.O. Box 385
Piscataway, New Jersey 08854
(201) 885–5777

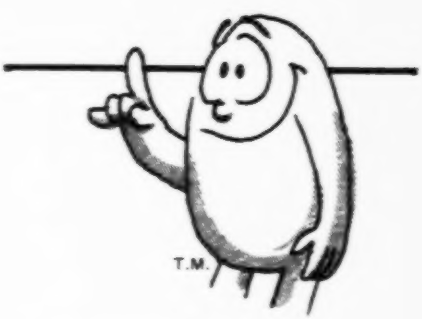
Z

Jean Barrow
Vice President, Public Relations
Zale Corporation
901 West Walnut Hill Lane
Irving, Texas 75038–1003
(214) 257–4980

Marilyn Davis
Director of Consumer Affairs
Zana Corporation
2605 Camino Del Rio South
San Diego, California 92108
(619) 298–7204

Stanley Berkovitz
Vice President, Consumer and Community Affairs
Zayre Corporation
Framingham, Massachusetts 01701
(617) 651–6200

John Pederson
Consumer Affairs
Zenith Radio Corporation
1100 Seymour Avenue
Franklyn Park, Illinois 60131
(312) 671–7550



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Automobile Manufacturers Corporate Contacts

If you have a problem with your car, first try to work it out with the dealer. If you and the dealer are unable to reach agreement, consider contacting a manufacturer's zone representative, many of which are listed in this section.

American Honda Motor Company, Inc.

Indiana, Kentucky, Michigan (except upper peninsula), Ohio
Customer Relations Department
Central Zone
American Honda Motor Company, Inc.
6400 Sand Lake Road
Dayton, Ohio 45414
(513) 890–1717

District of Columbia, Maryland, North Carolina, South Carolina, Virginia, West Virginia
Customer Relations Department
Mid-Atlantic Zone
American Honda Motor Company, Inc.
209 Perry Parkway, Suite 10
Gaithersburg, Maryland 20877
(301) 869–8982

Illinois, Iowa, Michigan (upper peninsula), Minnesota, Missouri, Wisconsin
Customer Relations Department
North Central Zone
American Honda Motor Company, Inc.
139 West Central Road
Schaumburg, Illinois 60195
(312) 991–9787

New Jersey, New York City, Pennsylvania
Customer Relations Department
Northeast Zone
American Honda Motor Company, Inc.
115 Gaither Drive
Moorestown, New Jersey 08057
(609) 235–5533

Alaska, Colorado, Idaho, Montana, Nebraska, North Dakota, Oregon, South Dakota, Washington, Wyoming
Customer Relations Department
Northwest Zone
American Honda Motor Company, Inc.
12439 N.E. Airport Way
Portland, Oregon 97220
(503) 246–0943

Alabama, Georgia, Florida, Tennessee
Customer Relations Department
Southeast Zone
American Honda Motor Company, Inc.
1500 Morrison Parkway
Alpharetta, Georgia 30201
(404) 442–2045

Arkansas, Kansas, Louisiana, Mississippi, Oklahoma, Texas
Customer Relations Department
Southwest Zone
American Honda Motor Company, Inc.
4525 Royal Land
Irving, Texas 75016-5408
(214) 258–8080

Arizona, California, Hawaii, Nevada, New Mexico
Customer Relations Department
Western Zone
American Honda Motor Company, Inc.
201 West Artesia Boulevard
Compton, California 90220
(213) 604–2518

Connecticut, Maine, Massachusetts, New Hampshire, New York (except New York City), Rhode Island, Vermont
Customer Relations Department
New England Zone
American Honda Motor Company, Inc.
555 Old Country Road
Windsor Locks, Connecticut 06096
(203) 623–3310

Corporate Office
Marjorie Crosby
Assistant Manager
American Honda Motor Company, Inc.
100 West Alondra Boulevard
Gardena, California 90247
(213) 327–8280

American Motors Sales Corporation, Jeep and Renault

Tennessee, Mississippi, Alabama, Georgia, Florida
Owner Relations Department
Southwest Regional Office
American Motors Sales Corporation
1640 Stone Ridge Drive
P.O. Box 718
Stone Mountain, Georgia 30083
(404) 491–3233

Rhode Island, Massachusetts, Maine, New Hampshire, Vermont, Eastern New York, Northern New Jersey
Owner Relations Department
Northeast Regional Office
American Motors Sales Corporation
P.O. Box 500
444 Saw Mill River Road
Elmsford, New York 10523
(914) 997–2823

Wisconsin, Upper Michigan, Illinois, Northwest Indiana, Iowa, Minnesota, North Dakota, South Dakota
Owner Relations Department
Midwest Regional Office
American Motors Sales Corporation
1600 Busse Road
Elk Grove Village, Illinois 60007
(312) 364–8601

Missouri, Arkansas, Louisiana, Texas, Oklahoma, Kansas
Owner Relations Department
Southwest Regional Office
American Motors Sales Corporation
5101 Statesman Drive
Irving, Texas 75063
(214) 570–3222

Nebraska, Colorado, Utah, Wyoming, Southwestern South Dakota, Montana, Idaho, Oregon, Washington, Alaska
Owner Relations Department
Rocky Mountain Regional Office
American Motors Sales Corporation
5005 Lima Street
Denver, Colorado 80239
(303) 373–5800

Michigan, Western New York, Western Pennsylvania, West Virginia, Kentucky, Indiana, Ohio
Owner Relations Department
Great Lakes Regional Office
American Motors Sales Corporation
24100 Southfield Road, Suite 100
Southfield, Michigan 48075
(313) 827–7870

Nevada, New Mexico, Arizona, California, Hawaii
Owner Relations Department
Western Regional Office
American Motors Sales Corporation
23046 Avenida De La Carlotta
P.O. Box 30710
Laguna Hills, California 92654
(714) 855–3533, 3534

Eastern Pennsylvania, Southern New Jersey, Delaware, Maryland, District of Columbia, Virginia, North Carolina, South Carolina
Owner Relations Department
Mid-Atlantic Regional Office
American Motors Sales Corporation
1751 Old Meadow Road
P.O. Drawer AA
Westgate Research Park
McLean, Virginia 22101
(703) 790–3088, 89, 90

Corporate Office
Harry Allen
Manager, Owner Relations Service
American Motors Corporation
14250 Plymouth Road
Detroit, Michigan 48232
(313) 493–2341

Audi

Delaware, Maine, Massachusetts, New Hampshire, Pennsylvania, Rhode Island, Vermont
Regional Service Manager
Atlantic Region
Audi Division
9300 George Palmer Highway
Lanham, Maryland 20801
(301) 459–7000

Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, North Dakota, Ohio, South Dakota, Wisconsin (excluding Rapid City)
Regional Service Manager
Central Region
Audi Division
420 Barclay Boulevard
Lincolnshire, Illinois 60069
(312) 634–6000

Connecticut, New Jersey, New York
Regional Service Manager
Eastern Region
Audi Division
Greenbush Road
Orangeburg, New York 10962
(914) 578–5000

Alabama, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, Texas (excluding El Paso)
Regional Service Manager
Southern Region
Audi Division
Suite 170
1770 The Exchange
Atlanta, Georgia 30339
(404) 955–9000

North Carolina, Maryland, West Virginia, District of Columbia, Virginia
Regional Service Manager
Washington Region
Audi Division
9300 George Palmer Highway
Lanham, Maryland 20801
(301) 459–7000

Arkansas, Kansas, Missouri, Nebraska
Regional Service Manager
Audi Division
8825 Page Boulevard
St. Louis, Missouri 63114
(314) 429–8177

Alaska, Idaho, Montana, Oregon, Washington
Regional Service Manager
Audi Northwest Region
5 Oaks Industrial Park
5555 Northwest 5 Oaks Drive
Hillsboro, Oregon 97123
(503) 645–5511

Arizona, California, Colorado, Nevada, New Mexico, South Dakota (Rapid City), Texas (El Paso), Utah, Wyoming
Regional Service Manager
Pacific Region
Audi Division
11300 Playa Street
Culver City, California 90230
(213) 390–8011

Corporate Office:
Rainer Dumke
Consumer Services Manager
Audi Division
888 West Big Beaver
Troy, Michigan 48007–3951
(313) 362–6000

BMW of North America, Inc.

Customer Relations Manager
Central Region
BMW of North America, Inc.
1002 East Algonquin Road
Schaumburg, Illinois 60195
(312) 397–5700

Customer Relations Manager
Eastern Region
BMW of North America, Inc.
Walnut and Hudson Streets
Norwood, New Jersey 07648
(201) 784–0145

Customer Relations Manager
Mid-Atlantic Region
BMW of North America, Inc.
1861 Wiehle Avenue
Suite 300
Reston, Virginia 22090
(703) 478–2800

Customer Relations Manager
Northwest Region
BMW of North America, Inc.
6606 Owens Drive
Pleasanton, California 94566
(415) 463–0725

Customer Relations Manager
Southeast Region
BMW of North America, Inc.
6160 Peachtree-Dunwoody Road
Suite A-100
Atlanta, Georgia 30328
(404) 399–0060

Customer Relations Manager
Southwest Region
BMW of North America, Inc.
Suite 300, P.O. Box 819003
2300 Valley View Lane
Dallas, Texas 75381
(214) 484–4840

Customer Relations Manager
Western Region
BMW of North America, Inc.
12541 Beatrice Street
Los Angeles, California 90066
(213) 305–2913

Corporate Office
Mr. R. L. Frisch
National Customer Relations Manager
BMW of North America, Inc.
Campus 3
Montvale, New Jersey 07645
(201) 573–2000

Chrysler Corporation

South Carolina, North Carolina, Tennessee, Alabama, Georgia
Customer Relations Manager
Atlanta Zone Office
Chrysler Corporation
1100 Circle 75 Parkway
Suite 850
Lenox Square Station
Atlanta, Georgia 30339
(404) 953–8880

Massachusetts, Connecticut, Rhode Island, Maine, Vermont, New Hampshire
Customer Relations Manager
Boston Zone Office
Chrysler Corporation
P.O. Box 50
Natick, Massachusetts 01760
(617) 655–2810

Iowa, Illinois, Wisconsin, Indiana
Customer Relations Manager
Chicago Zone Office
Chrysler Corporation
P.O. Box 1102
Itasca, Illinois 60143-1102
(312) 773–7780

Kentucky, Indiana, Ohio
Customer Relations Manager
Cincinnati Zone Office
Chrysler Corporation
P.O. Box 41902
Cincinnati, Ohio 45241
(513) 733–8450

Texas (North)
Customer Relations Manager
Dallas Zone Office
Chrysler Corporation
P.O. Box 110162
Carrollton, Texas 75011
(214) 242–8462

Wyoming, New Mexico, Colorado, Nebraska, Utah, Idaho
Customer Relations Manager
Denver Zone Office
Chrysler Corporation
P.O. Box 39006
Denver, Colorado 80239
(303) 371–1330

Michigan, Ohio, Indiana
Customer Relations Manager
Detroit Zone Office
Chrysler Corporation
P.O. Box 3000
Troy, Michigan 48007-3000
(313) 879–3600

Texas (South)
Customer Relations Manager
Houston Zone Office
Chrysler Corporation
363 East North Belt
Suite 590
Houston, Texas 77060
(713) 820–7062

Oklahoma, Missouri, Nebraska, Kansas, Iowa
Customer Relations Manager
Kansas City Zone Office
Chrysler Corporation
Cloverleaf II Building Suite 205
6901 West 63rd Street
Overland Park, Kansas 66202
(913) 831–6670

California, Arizona, Hawaii, Nevada
Customer Relations Manager
Los Angeles Zone Office
Chrysler Corporation
P.O. Box 3019-C
Anaheim, California 92803-3019-C
(714) 870–4000

Louisiana, Arkansas, Mississippi, Tennessee, Alabama
Customer Relations Manager
Memphis Zone Office
Chrysler Corporation
P.O. Box 18008
Memphis, Tennessee 38181-0008
(901) 365–4701

South Dakota, Minnesota, Iowa, Wisconsin, North Dakota, Nebraska
Customer Relations Manager
Minneapolis Zone Office
Chrysler Corporation
P.O. Box 1231
Minneapolis, Minnesota 55440
(613) 553–2546

Louisiana, Florida, Alabama, Missouri
Customer Relations Manager
New Orleans Zone Office
Chrysler Corporation
P.O. Box 73168
Metairie, Louisiana 70033
(504) 455–1433

New Jersey, New York, Connecticut
Customer Relations Manager
New York Zone Office
Chrysler Corporation
500 Route 303
Tappan, New York 10983
(914) 359–0110

Georgia, Florida
Customer Relations Manager
Orlando Zone Office
Chrysler Corporation
P.O. Box 13428
Orlando, Florida 32809
(305) 352–7402

Pennsylvania, New Jersey, Delaware
Customer Relations Manager
Philadelphia Zone Office
Chrysler Corporation
3 Great Valley Parkway East, Suite 201
Great Valley Corporate Center
Malvern, Pennsylvania 19355
(215) 251–2990

Ohio, Pennsylvania, West Virginia, Maryland
Customer Relations Manager
Pittsburgh Zone Office
Chrysler Corporation
P.O. Box 4599
Pittsburgh, Pennsylvania 15205
(412) 777–3600

Oregon, Alaska, Washington, Montana, Idaho
Customer Relations Manager
Portland Zone Office
Chrysler Corporation
P.O. Box 744
Beverton, Oregon 97075
(503) 641–4170

California, Nevada
Customer Relations Manager
San Francisco Zone Office
Chrysler Corporation
P.O. Box 5009
Pleasanton, California 94566-0509
(415) 484–0646

New York, Pennsylvania
Customer Relations Manager
Syracuse Zone Office
Chrysler Corporation
P.O. Box 1207
Eastwood Station
Syracuse, New York 13201-1207
(315) 432–4041

Illinois, Missouri, Kentucky, Indiana
Customer Relations Manager
St. Louis Zone Office
Chrysler Corporation
P.O. Box 278
Hazelwood, Missouri 63042
(314) 895–0731

Maryland, Virginia, North Carolina, Delaware, District of Columbia
Customer Relations Manager
Washington, D.C. Zone Office
P.O. Box 3130
Chrysler Corporation
Landover Hills, Maryland 20784
(301) 464–4040

Nevada, Utah, Arizona, New Mexico
Customer Relations Manager
Phoenix Zone Office
Chrysler Corporation
P.O. Box 35666
Phoenix, Arizona 85069
(602) 866–6090

Corporate Office:
J. D. Personette
Manager, Owner Relations
Chrysler Corporation
P.O. Box 1718
Detroit, Michigan 48288-1718
(313) 956–5970

Fiat Motors of North America, Inc.

Corporate Office:
Manny Carvalho
National Service Operations Manager
Fiat Motors of North America, Inc.
777 Terrace Avenue
Hasbrouck Heights, New Jersey 07604
(201) 393–4049 or 4053

Ford Motor Company (Includes Lincoln/Mercury Products)

Northern Georgia, Eastern Alabama
Owner Relations Manager
Atlanta District Office
Ford Motor Company
P.O. Box 105003
Atlanta, Georgia 30348-5003
(404) 763–6440

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut
Owner Relations Manager
Boston District Office
Ford Motor Company
P.O. Box 587
Waltham, Massachusetts 02254-0587
(617) 895–1000

Upper and Western New York, Northern Pennsylvania
Owner Relations Manager
Buffalo District Office
Ford Motor Company
P.O. Box 244
Buffalo, New York 14225-0244
(716) 631–4430

North Carolina, South Carolina
Owner Relations Manager
Charlotte District Office
Ford Motor Company
P.O. Box 220307
Charlotte, North Carolina 28222-0307
(704) 554–4501

Northeastern Illinois, Northwestern Indiana
Owner Relations Manager
Chicago District Office
Ford Motor Company
2225 West North Avenue
Melrose Park, Illinois 60160-1191
(312) 681–6500

Southern Ohio, Southern West Virginia, Eastern Kentucky, Southeastern Indiana
Owner Relations Manager
Cincinnati District Office
Ford Motor Company
P.O. Box 6308
Cincinnati, Ohio 45215-6308
(513) 782–7264

Eastern and Northwestern Ohio, Northwestern Pennsylvania
Owner Relations Manager
Cleveland District Office
Ford Motor Company
P.O. Box 41035
Brecksville, Ohio 44141-0035
(216) 526–6900

Northern Texas, Oklahoma
Owner Relations Manager
Dallas District Office
Ford Motor Company
P.O. Box 110037
Carrollton, Texas 75006-0037
(214) 323–6299

Colorado, Wyoming, Western Nebraska, Southwestern South Dakota, Utah, Southern Idaho, Northeastern Nevada, Southeastern Oregon, Montana
Owner Relations Manager
Denver District Office
Ford Motor Company
P.O. Box 5588, Terminal Annex
Denver, Colorado 80217-5588
(303) 291–4610

All Michigan (except Upper Peninsula)
Owner Relations Manager
Detroit District Office
Ford Motor Company
P.O. Box 775
Wixom, Michigan 48096-0775
(313) 337–9900

Southern Texas
Owner Relations Manager
Houston District Office
Ford Motor Company
P.O. Box 827
Houston, Texas 77001-0827
(713) 680–4260

Central and Western Indiana, Southeastern Illinois
Owner Relations Manager
Indianapolis District Office
Ford Motor Company
P.O. Box 19448
Indianapolis, Indiana 46219-0448
(317) 353–8251

Florida, Southern Georgia
Owner Relations Manager
Jacksonville District Office
Ford Motor Company
P.O. Box Y
Jacksonville, Florida 32203-0576
(904) 783–7770

Western Missouri, Kansas
Owner Relations Manager
Kansas City District Office
Ford Motor Company
P.O. Box 501
Shawnee Mission, Kansas 66201-0501
(913) 888–0141

Southern California, Southeastern Nevada
Owner Relations Manager
Los Angeles District Office
Ford Motor Company
P.O. Box 4680-P
Anaheim, California 92803-4680
(714) 520–8300

Western Kentucky, Central Tennessee, South Central Indiana
Owner Relations Manager
Louisville District Office
Ford Motor Company
P.O. Box 32080
Louisville, Kentucky 40232-2080
(502) 456–3700

Arkansas, Western Tennessee, Northern Mississippi, Northwestern Alabama
Owner Relations Manager
Memphis District Office
Ford Motor Company
P.O. Box 8347
Hollywood Station
Memphis, Tennessee 38108-0347
(901) 454–7270

Wisconsin (Except Northwestern Corner), Upper Peninsula Michigan
Owner Relations Manager
Milwaukee District Office
Ford Motor Company
16535 West Bluemound Road
Suite 350, P.O. Box 267
Brookfield, Wisconsin 53005-0985
(414) 785–3100

Northern New Jersey, Eastern New York, Southeastern New York, Long Island, Northeastern Pennsylvania
Owner Relations Manager
New York District Office
Ford Motor Company
U.S. Highway 46
Teterboro, New Jersey 07608-1177
(201) 288–9421

Southern Mississippi, Louisiana, Southwestern Alabama
Owner Relations Manager
New Orleans District Office
Ford Motor Company
P.O. Box 8630
Metairie, Louisiana 70011-8630
(504) 454–6764

Western Iowa, Central and Eastern Nebraska, Southeastern South Dakota
Owner Relations Manager
Omaha District Office
Ford Motor Company
P.O. Box 37433
Millard Station
Omaha, Nebraska 68137
(402) 334–4750

Northeastern Pennsylvania, Southeastern Pennsylvania, Southern New Jersey, Delaware
Owner Relations Manager
Philadelphia District Office
Ford Motor Company
P.O. Box 816
Pennsauken, New Jersey 08110-0816
(609) 662–8021

Arizona, New Mexico, Western Texas
Owner Relations Manager
Phoenix District Office
Ford Motor Company
P.O. Box 844
Phoenix, Arizona 85001-0844
(602) 266–8500

Southwestern Pennsylvania, Northern West Virginia, Southeastern Ohio
Owner Relations Manager
Pittsburgh District Office
Ford Motor Company
Manor Oak Two
Suite 910, 1910 Cochran Road
Pittsburgh, Pennsylvania 15220-1254
(412) 928–2939

Southern Illinois, Eastern Missouri
Owner Relations Manager
St. Louis District Office
Ford Motor Company
P.O. Box 24575
St. Louis, Missouri 63141-0575
(314) 569–4455

Northern California, Southern Oregon, Western Nevada, Hawaii
Owner Relations Manager
San Jose District Office
Ford Motor Company
P.O. Box 4002
Milpitas, California 95035-2002
(408) 262–9110

Alaska, Washington, Northern Oregon, Northern Idaho
Owner Relations Manager
Seattle District Office
Ford Motor Company
10604 N.E. 38th Place
Suite 215
Kirkland, Washington 98033-7995
(206) 244–5800

Northwestern Wisconsin, Minnesota, North Dakota, Northern South Dakota
Owner Relations Manager
Twin Cities District Office
Ford Motor Company
P.O. Box 9303
Minneapolis, Minnesota 55440-9303
(612) 887–4290

Mainland Maryland, Northern Virginia, Southern Virginia, Eastern West Virginia, Peninsular Maryland, Washington, D.C.
Owner Relations Manager
Washington District Office
Ford Motor Company
P.O. Box 703A
8051 Gatehouse Road
Falls Church, Virginia 22046-1503
(703) 698–1900

National Office
Ford Motor Company
P.O. Box 1805
Dearborn, Michigan 48121
(313) 337-6950

General Motors Corporation

Customer Assistance Center
Buick Motor Division
General Motors Corporation
902 East Hamilton Avenue
Flint, Michigan 48550
(313) 766-1240

Consumer Relations
Cadillac Motor Car Division
General Motors Corporation
2860 Clark Street
Detroit, Michigan 48232
(313) 554-5536

Customer Assistance Department
Chevrolet Motor Division
General Motors Corporation
Warren, Michigan 48090
(313) 492-5500

Customer Service Department
GMC Truck and Coach Operation
General Motors Corporation
31 Judson Street
Pontiac, Michigan 48058
(313) 456-4547

Customer Service Department
Oldsmobile Division
General Motors Corporation
P.O. Box 30095
Lansing, Michigan 48909
(517) 377-5546

Customer Service Department
Pontiac Motor Division
General Motors Corporation
One Pontiac Plaza
Pontiac, Michigan 48053
(313) 857-1316

Mazda Motors of America, Inc.

Alabama, Connecticut, Delaware, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, District of Columbia, West Virginia
Customer Relations Manager
Mazda Motors of America East, Inc.
8313 Baycenter Road
Jacksonville, Florida 32216
(904) 731-4010

Illinois, Indiana, Michigan, Ohio, Wisconsin
Customer Relations Manager
Mazda Distributors Great Lakes
2660 28th Street S.E.
Grand Rapids, Michigan 49508
(616) 949-7570

Arkansas, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Missouri, Nebraska, Oklahoma, Tennessee, Texas
Customer Relations Manager
Mazda Distributors Gulf
10445 Corporate Drive
Sugar Land, Texas 77478
(713) 240-5800

Alaska, Idaho, Minnesota, Montana, North Dakota, Oregon, South Dakota, Washington
Customer Relations Manager
Mazda Distributors Northwest
8621 South 180th Street
Kent, Washington 98031
(206) 251-5920

Arizona, California, Colorado, Nevada, New Mexico, Utah, Wyoming
Customer Relations Manager
Mazda Distributors Pacific
18601 South Susana Road
Compton, California 90221
(213) 603-8978

Corporate Office:
Mr. Frank Leonard
Customer Relations Manager
Mazda Motors of America, Inc.
8313 Baycenter Road
Jacksonville, Florida 32216
(904) 731-4010

Corporate Office:
Mr. Doug Cochran
Consumer Communications Manager
Mazda Motors of America (Central), Inc.
3040 East Ana Street
Rancho Dominguez, California 90221
(213) 537-2322

Canadian Offices:
Customer Relations Manager
Mazda Canada, Inc.
821 Brock Road South
Pickering, Ontario L1W3L6
(416) 831-4222

Customer Relations Manager
Mazda Canada, Inc.
7676 Winston Street
Burnaby, British Columbia V5A2H4
(604) 420-2225

Mercedes-Benz of North America, Inc.

Illinois, Indiana, Ohio, Kentucky, Michigan, Wisconsin, Minnesota, North Dakota, Eastern South Dakota, Nebraska, Iowa, Missouri, Eastern Kansas
Owner Service Manager
Chicago Zone
Mercedes-Benz of North America, Inc.
3333 Charles Street
Franklin Park, Illinois 60131
(312) 455-9131

Texas, Arkansas, Louisiana, Oklahoma, Western Kansas, New Mexico, Colorado, Eastern Wyoming
Owner Service Manager
Houston Zone
Mercedes-Benz of North America, Inc.
9550 North Loop East
P.O. Box 24396
Houston, Texas 77229
(713) 675-6126

Western North Carolina, South Carolina, Tennessee, Mississippi, Alabama, Georgia, Florida
Owner Service Manager
Jacksonville Zone
Mercedes-Benz of North America, Inc.
8813 Western Way
P.O. Box 17604
Jacksonville, Florida 32245
(904) 731-4040

Southern California, Arizona
Owner Service Manager
Los Angeles Zone
Mercedes-Benz of North America, Inc.
851 East Watsoncenter
P.O. Box 4625
Carson, California 90745
(213) 835-8315

Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut, Northern New Jersey, Upstate New York
Owner Service Manager
New York Zone
Mercedes-Benz of North America, Inc.
One Glenview Road
P.O. Box 277
Montvale, New Jersey 07645
(201) 573-2518

Northern California, Washington, Oregon, Nevada, Montana, Idaho, Utah, Western Wyoming, Alaska, Hawaii
Owner Service Manager
San Francisco Zone
Mercedes-Benz of North America, Inc.
513 Eccles Avenue
South San Francisco, California 94080
(415) 871-5125

Lower New York, Pennsylvania, Eastern Ohio, West Virginia, Virginia, Maryland, Eastern North Carolina, Delaware, Washington, D.C.
Owner Service Manager
Washington, D.C. Zone
Mercedes-Benz of North America, Inc.
5530 Wisconsin Avenue
Chevy Chase, Maryland 20815
(301) 654-1676

Corporate Office:
Owner Service Department
Mercedes-Benz of North America, Inc.
One Mercedes Drive
Montvale, New Jersey 07645
(201) 573-0600

Nissan Motor Corporation in U.S.A. (Datsun)

Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut, parts of Upstate New York
Customer Relations Manager
Boston Regional Office
Nissan Motor Corporation in U.S.A
(Datsun)
777 West Street
Mansfield, Massachusetts 02048
(617) 339–3721

Minnesota, Wisconsin, Iowa, Illinois, Missouri, Michigan (except Lower Peninsula)
Customer Relations Manager
Chicago Regional Office
Nissan Motor Corporation in U.S.A.
(Datsun)
51 Shore Drive
Hinsdale, Illinois 60521
(312) 325–9050

Michigan (lower peninsula), Indiana, Ohio, Western Pennsylvania
Customer Relations Manager
Columbus Regional Office
Nissan Motor Corporation in U.S.A.
(Datsun)
150 East Wilson Bridge Road
Suite 100
Worthington, Ohio 43085
(614) 846–6900

Texas, Oklahoma, Louisiana
Customer Relations Manager
Dallas Regional Office
Nissan Motor Corporation in U.S.A.
(Datsun)
13405 North Stemmons Freeway
Farmers Branch, Texas 75234
(214) 243–4311

North Dakota, South Dakota, Wyoming, Nebraska, Utah, Colorado, Kansas, New Mexico, El Paso, Texas
Customer Relations Manager
Denver Regional Office
Nissan Motor Corporation in U.S.A.
(Datsun)
11000 East 45th Avenue
Denver, Colorado 80239
(303) 371–4230

South Carolina, Georgia, Florida
Customer Relations Manager
Jacksonville Regional Office
Nissan Motor Corporation in U.S.A.
(Datsun)
8743 Western Way
Jacksonville, Florida 32217
(904) 737–7100

Southern California, Arizona, Las Vegas, Nevada
Customer Relations Manager
Los Angeles Regional Office
Nissan Motor Corporation in U.S.A.
(Datsun)
1683 Sunflower Avenue
P.O. Box 5555
Costa Mesa, California 92626
(714) 549–1277

Arkansas, Kentucky, Tennessee, Mississippi, Alabama
Customer Relations Manager
Memphis Regional Office
Nissan Motor Corporation in U.S.A.
(Datsun)
5775 Summer Trees Drive
Memphis, Tennessee 38134
(901) 372–5700

New Jersey, Eastern Pennsylvania, Metropolitan New York
Customer Relations Manager
New York Regional Office
Nissan Motor Corporation in U.S.A.
(Datsun)
No. 4 Corporate Place
Piscataway, New Jersey 08854
(201) 981–0220

Maryland, Delaware, West Virginia, Virginia, North Carolina, District of Columbia
Customer Relations Manager
Norfolk Regional Office
Nissan Motor Corporation in U.S.A.
(Datsun)
151 Harbor Drive
Portsmouth, Virginia 23705
(804) 399–4011

Washington, Montana, Oregon, Idaho, Alaska
Customer Relations Manager
Portland Regional Office
Nissan Motor Corporation in U.S.A.
(Datsun)
17853 N.W. Cornell Road
Beaverton, Oregon 97006
(503) 629–9029

Northern California, Nevada (except Las Vegas)
Customer Relations Manager
San Francisco Regional Office
Nisson Motor Corporation in U.S.A.
(Datsun)
355 Wiget Lane
P.O. Box 8028
Walnut Creek, California 94596
(415) 932–0550

Peugeot Motors of America, Inc.

Indiana, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin
Customer Relations
Chicago Zone
Peugeot Motors of America, Inc.
870 Cambridge Drive
Elk Grove Village, Illinois 60007
(312) 952–9046

Kentucky, Maryland, Northern Georgia, North Carolina, South Carolina, Tennessee, Virginia, Washington, D.C., West Virginia
Customer Relations
Eastern Auto Distributors Inc.
833 East Little Creek Road
Norfolk, Virginia 23518
(804) 588–1334

Alabama, Arkansas, Colorado, Florida, Louisiana, Mississippi, New Mexico, Oklahoma, Puerto Rico, Southern Georgia, Texas, Wyoming
Customer Relations
Houston Zone
Peugeot Motors of America, Inc.
9444 Old Katy Road
Houston, Texas 77055
(714) 461–9018

Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington
Customer Relations
Los Angeles Zone
Peugeot Motors of America, Inc.
1020 East 230th Street
Carson, California 90745
(213) 549–9880

Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont
Customer Relations
New York Zone
Peugeot Motors of America, Inc.
40 Van Nostrand Avenue
Englewood, New Jersey 07631
(201) 894–0210

Corporate Office:
Vel Amica
National Customer Relations Director
Peugeot Motors of America, Inc.
One Peugeot Plaza
Lyndhurst, New Jersey 07071
(201) 935–8400

Saab-Scania of America

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New Jersey, New York, Delaware, Pennsylvania, Maryland, Virginia, North Carolina, South Carolina, Tennessee, Alabama, Georgia, Florida
Customer Relations Manager
Eastern Region
Saab-Scania of America
Saab Drive
P.O. Box 697
Orange, Connecticut 06477
(203) 795–5671

Ohio, West Virginia, Kentucky, Indiana, Michigan, Wisconsin, Illinois, Minnesota, Iowa, South Dakota, North Dakota, Nebraska, Kansas, Colorado, Wyoming, New Mexico, Texas, Oklahoma, Missouri, Arkansas, Louisiana, Mississippi
Customer Relations Manager
Central Region
Saab-Scania of America
10415 United Parkway
Schiller Park, Illinois 60176
(312) 671–4920

Washington, Montana, Oregon, Idaho, California, Nevada, Utah, Arizona, Alaska, Hawaii
Customer Relations Manager
Western Region
Saab-Scania of America
1225 East Artesia Boulevard
Carson, California 90746
(213) 537–3901

Corporate Office:
Customer Relations Manager
Saab-Scania of America
P.O. Box 697
Orange, Connecticut 06477
(203) 795–5671

Subaru of America, Inc.

West Virginia, Virginia, North Carolina, Maryland
Customer Relations Manager
Subaru Atlantic, Inc.
8611 Larkin Road
P.O. Box 427
Savage, Maryland 20763
(301) 498–1700

New York, North New Jersey
Customer Relations Manager
Subaru Distributors Corporation
6 Ramland Road
Orangeburg, New York 10962
(914) 359–2500

Kentucky, Ohio, Indiana, Michigan
Customer Relations Manager
Great Lakes Subaru, Inc.
401 North Hamilton Road
P.O. Box 16513
Columbus, Ohio 43215
(614) 864–6650

Southern New Jersey, Pennsylvania, Delaware
Customer Relations Manager
Penn Jersey Subaru, Inc.
Glen Avenue and Foster Road
P.O. Box P
Moorestown, New Jersey 08057
(609) 234–7600

Nebraska, Kansas, Colorado, New Mexico, Arizona
Customer Relations Manager
Subaru Inter-Mountain
15000 East 39th Street
P.O. Drawer D
Auroria, Colorado 80011
(303) 371–3820

Missouri, South Dakota, Minnesota, Wisconsin, Iowa, Illinois
Customer Relations Manager
Subaru Mid-America, Inc.
301 Mitchell Court
Addison, Illinois 60101
(312) 953–1188

Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut
Customer Relations Manager
Subaru of New England, Inc.
95 Morse Street
Norwood, Massachusetts 02062
(617) 769–5100

Northern California, Nevada, Utah
Customer Relations Manager
Subaru of Northern California, Inc.
2505 Port Street
P.O. Box 985
West Sacramento, California 95691
(916) 371–7901

Washington, Oregon, Idaho, Montana, Wyoming
Customer Relations Manager
Subaru Northwest, Inc.
8040 East 33rd Drive
P.O. Box 11293
Portland, Oregon 97211
(503) 287–4171

Arkansas, Louisiana, Tennessee, Missouri, Alabama
Customer Relations Manager
Subaru South, Inc.
8923 Fourchedam Pike
Little Rock, Arkansas 72206
(501) 490–2770

Georgia, South Carolina, Florida
Customer Relations Manager
Southeast Subaru, Inc.
P.O. Box 3007
West Palm Beach, Florida 33402
(305) 683–3066

Southern California
Customer Relations Manager
Subaru of Southern California
12 Whatney Drive
Irvine, California 92714
(714) 951–6592

Texas, Oklahoma
Customer Relations Manager
Southwest Subaru, Inc.
12615 San Pedro Avenue
P.O. Box 32906
San Antonio, Texas 78216
(512) 496–1441

Corporate Office:
Customer Relations Department
Subaru of America, Inc.
7040 Central Highway
Pennsauken, New Jersey 08109
(609) 488–8630

Toyota Motor Sales, U.S.A.

Maine, Vermont, New Hampshire, Massachussetts, Rhode Island
Customer Relations Department
Boston Regional Office
Toyota Motor Distributors, Inc.
440 Forbes Boulevard
Mansfield, Massachusetts 02048
(617) 339–5701

Indiana, Illinois, Wisconsin, Minnesota, Northwest Michigan
Customer Relations Department
Chicago Regional Office
Toyota Motor Distributors, Inc.
500 Kehoe Boulevard
Carol Stream, Illinois 60188
(312) 260–6267

Tennessee, Kentucky, Ohio, Michigan
Customer Relations Department
Cincinnati Regional Office
Toyota Motor Distributors, Inc.
4550 Creek Road
Cincinnati, Ohio 45242
(513) 745–7500

Arizona, New Mexico, Utah, Colorado, Wyoming, Nevada
Customer Relations Department
Denver Regional Office
Toyota Motor Distributors, Inc.
9033 East Easter Place
Suite 200
Englewood, Colorado 80112
(303) 773–1404

Texas, Oklahoma, Arkansas, Louisiana, Mississippi
Customer Relations Department
Gulf States Toyota, Inc.
10310 Harwin Avenue
Houston, Texas 77036
(713) 744–3325

Kansas, Missouri, Nebraska, Iowa, South Dakota, North Dakota
Customer Relations Department
Kansas City Regional Office
Toyota Motor Distributors, Inc.
11111 N.W. Airworld Drive
Kansas City, Missouri 64195
(816) 891–1000

Southern California
Customer Relations Department
Los Angeles Regional Office
Toyota Motor Distributors, Inc.
2800 Jamboree Road
Newport Beach, California 92660
(714) 833–8123

Virginia, West Virginia, Maryland, Delaware, Pennsylvania
Customer Relations Department
Mid-Atlantic Toyota Distributors, Inc.
Toyota Building
6710 Baymeadow Drive
P.O. Box 1030
Glen Burnie, Maryland 21061
(301) 760–1500

New York, New Jersey, Connecticut
Customer Relations Department
New York Regional Office
Toyota Motor Distributors, Inc.
16 Henderson Drive
West Caldwell, New Jersey 07006
(201) 575–9044

Washington, Oregon, Montana, Alaska
Customer Relations Department
Portland Regional Office
Toyota Motor Distributors, Inc.
6111 N.E. 87th Avenue
Portland, Oregon 97220
(503) 255–6440

Northern California
Customer Relations Department
San Francisco Regional Office
Toyota Motor Distributors, Inc.
2451 Bishop Drive
San Ramon, California 94583
(415) 830–8363

Alabama, Florida, Georgia, North Carolina, South Carolina
Customer Relations Department
Southeast Toyota Distributors, Inc.
1751 Talleyrand Drive
P.O. Box 5287
Jacksonville, Florida 32201
(904) 358–3634

Corporate Office:
R. W. Schrandt
National Customer Relations Manager
Toyota Motor Sales, Inc.
19001 South Western Avenue
Torrance, California 90509
(213) 618–4000

Volkswagen of America, Inc.

Alabama, Georgia, Florida, South Carolina, Tennessee
Regional Service Manager
Volkswagen of America, Inc.
Atlanta Region
1940 The Exchange
Atlanta, Georgia 30339
(404) 955–3484

Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
Regional Service Manager
Volkswagen of America, Inc.
Boston Region
100 Fordham Road
Wilmington, Massachusetts 01887
(617) 658–6700

Illinois, Iowa, Minnesota, North Dakota, South Dakota, Wisconsin (excluding Rapid City)
Regional Service Manager
Volkswagen of America, Inc.
Chicago Region
420 Barclay Boulevard
Lincolnshire, Illinois 60069
(312) 634–6000

Indiana, Kentucky, Michigan, Ohio
Regional Service Manager
Volkswagen of America, Inc.
Columbus Region
1840 MacKenzie Drive
Columbus, Ohio 43220
(614) 457–2411

Arizona (excluding Yuma), Colorado, Eastern Nevada, New Mexico, South Dakota (Rapid City), Texas (El Paso), Utah, Wyoming
Regional Service Manager
Volkswagen of America, Inc.
Denver Region
12847 East Peakview Avenue
Englewood, Colorado 80112
(303) 773–6374

Hawaii
Regional Service Manager
Volkswagen of America, Inc.
Hawaii Region
2865 Pukoloa Street
Honolulu, Hawaii 96819
(808) 833–9091

Arkansas, Kansas, Missouri, Nebraska
Regional Service Manager
Volkswagen Mid-America, Inc.
8825 Page Boulevard
St. Louis, Missouri 63114
(314) 429–2141

Southern California
Regional Service Manager
Volkswagen of America, Inc.
Los Angeles Region
11300 Playa Street
Culver City, California 90230
(213) 390–8011

Alaska, Montana, Oregon, Washington, Idaho
Regional Service Manager
Riviera Motors, Inc.
5 Oaks Industrial Park
5555 Northwest 5 Oaks Drive
Hillsboro, Oregon 97123
(503) 645–5511

Louisiana, Mississippi, Oklahoma, Texas (excluding El Paso)
Regional Service Manager
Volkswagen of America, Inc.
San Antonio Region
10515 Gulfdale Drive
P.O. Box 32572
San Antonio, Texas 78216
(512) 341–8881

Western Nevada, Northern California
Regional Service Manager
Volkswagen of America, Inc.
San Francisco Region
7106 Johnson Industrial Drive
Pleasanton, California 94566
(415) 462–8000

Delaware, Pennsylvania
Regional Service Manager
Volkswagen of America, Inc.
Valley Forge Region
P.O. Box 830
1001 South Trooper Road
Valley Forge, Pennsylvania 19482
(215) 666–0683

Maryland, North Carolina, Virginia, District of Columbia, West Virginia
Regional Service Manager
Volkswagen of America, Inc.
Washington, D.C. Region
9300 George Palmer Highway
Lanham, Maryland 20801
(301) 386–0839

Connecticut, New Jersey, New York
Regional Service Manager
World-Wide Volkswagen, Inc.
Greenbush Road
Orangeburg, New York 10962
(914) 578–5000

Corporate Office:
Rainer Dumke
Consumer Services Manager
Volkswagen of America, Inc.
888 West Big Beaver
Troy, Michigan 48007-3951
(313) 362–6000

Volvo North America

Corporate Office:
Juanita Mitchell
Consumer Affairs Manager
Volvo North America
P.O. Box 913
Rockleigh, New Jersey 07647
(201) 768–7300

Used Cars

1. Read carefully the "Buyers Guide" in the window of the car if buying from a dealer.
2. Ask if the car is being sold "as is" (which means you must pay all costs for repairs) or has a warranty. Make sure you get the warranty in writing and that all verbal promises are included.
3. Comparison shop carefully for price, condition, and mileage of the model you are interested in buying. Compare for total cost the interest rates and other terms of finance agreements.
4. If you are non-mechanical, have a mechanic or other knowledgeable person look over the car for you.
5. If you are unfamiliar with the dealer, you may want to check with your state or local consumer protection agency or Better Business Bureau to see if there are any complaints against the dealership before you sign a contract.

Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations sponsored by local businesses. There are some 170 BBBs in the United States today. BBBs offer a variety of consumer education programs and materials, provide general information on companies, handle consumer inquiries, mediate and arbitrate complaints, and maintain records of consumer satisfaction or dissatisfaction with individual companies.

United States Bureaus

National Headquarters

Council of Better Business Bureaus
1515 Wilson Boulevard
Arlington, Virginia 22209
(703) 276–0100

Local Bureaus

Alabama

1214 South 20th Street
Birmingham, Alabama 32503
(205) 933–2893

108 Jefferson Street
Huntsville, Alabama 35801
(205) 533–1640

707 Van Antwerp Building
Mobile, Alabama 36602
(205) 433–5494

Union Bank Building
Commerce Street
Suite 810
Montgomery, Alabama 36104
(205) 262–5606

Alaska

417 Barrow
3605 Arctic Boulevard #BB
Anchorage, Alaska 99503
(907) 276–5901

Arizona

4428 North 12th Street
Phoenix, Arizona 85013
(602) 264–1721

100 East Alameda Street
Suite 403
Tucson, Arizona 85701
(602) 622–7651 (Inquiries)
(602) 622–7654 (Complaints)

Arkansas

1216 South University
Little Rock, Arkansas 72204
(501) 664–7274

California

705 18th Street
Bakersfield, California 93301
(805) 322–2074

1265 North La Cadena
Colton, California 92324
(714) 825–7280

5070 North Sixth Street, Suite 176
Fresno, California 93720
(209) 222–8111

639 South New Hampshire Avenue
3rd Floor
Los Angeles, California 90005
(213) 383–0992

508 16th Street, Room 1500
Oakland, California 94612
(415) 839–5900

1401 21st Street, Suite 305
Sacramento, California 95814
(916) 443–6843

Union Bank Building
Suite 301
San Diego, California 92101
(619) 234–0966

4310 Orange Avenue
San Diego, California 92105
(619) 283–3927

2740 Van Ness Avenue, #210
San Francisco, California 94109
(415) 775–3300

1505 Meridian Avenue
P.O. Box 8110
San Jose, California 95125
(408) 978–8700

20 North San Mateo Drive
P.O. Box 294
San Mateo, California 94401
(415) 347–1251, 1252, 1253

111 North Milpas Street
P.O. Box 746
Santa Barbara, California 93102
(805) 963–8657

1111 North Center Street
Stockton, California 95202
(209) 948–4880

17662 Irvine Boulevard, Suite 15
Tustin, California 92680
(714) 544–6942 (Inquiries)
(714) 544–5842 (Complaints)

Colorado

524 South Cascade, Suite 2
Colorado Springs, Colorado 80903
(303) 636–1155

1780 South Bellaire, Suite 700
Denver, Colorado 80222
(303) 758–2100

140 West Oak Street
Fort Collins, Colorado 80524
(303) 484–1348

Connecticut

Fairfield Woods Plaza
2345 Black Rock Turnpike
Fairfield, Connecticut 06430
(203) 374–6161

630 Oakwood Avenue, Suite 223
West Hartford, Connecticut 06110
(203) 247–8700

100 South Turnpike Road
P.O. Box 2068
New Haven, Connecticut 06473
(203) 269–2700 (Inquiries)
(203) 269–4457 (Complaints)

Delaware

20 South Walnut Street
P.O. Box 300
Milford, Delaware 19963
(302) 856–6969

1901-B West 11th Street
P.O. Box 4085
Wilmington, Delaware 19807
(302) 652–3833

District of Columbia

1012 14th Street, N.W., 14th Floor
Prudential Building
Washington, D.C. 20005
(202) 393–8000

Florida

3969 Ulmerton Road
Clearwater, Florida 33520
(813) 577–6040

8600 N.E. 2nd Avenue
Miami, Florida 33138
(305) 757–3446

3080 Tamiami Trail North
Naples, Florida 33940
(813) 261–0606

608 Gulf Drive West, Suite 3
New Port Richey, Florida 33552
(813) 842–5459

132 East Colonial Drive
Orlando, Florida 32801
(305) 843–8873

P.O. Box 1511
Pensacola, Florida 32597–1511
(904) 433–6111

3015 Exchange Court
West Palm Beach, Florida 33409
(305) 686–2200

Georgia

100 Edgewood Avenue, Suite 1012
Atlanta, Georgia 30303
(404) 688–4910

624 Ellis Street, Suite 106
P.O. Box 2085
Augusta, Georgia 30903
(404) 722–1574

8 13th Street
Columbus, Georgia 31901
(404) 324–0712, 0713

6822 Abercorn Extension
P.O. Box 13956
Savannah, Georgia 31406
(912) 354–7521

Hawaii

677 Ala Moana Boulevard
Suite 614
Honolulu, Hawaii 96813
(808) 531–8131, 8132, 8133

Idaho

409 West Jefferson
Boise, Idaho 83702
(208) 342–4649

Illinois

35 East Wacker Drive
Chicago, Illinois 60601
(312) 444–1188 (Inquiries)
(312) 346–3313 (Complaints)

109 Southwest Jefferson Street
Suite 305
Peoria, Illinois 61602
(309) 673–5194

Indiana

118 South Second Street
P.O. Box 405
Elkhart, Indiana 46515
(219) 293–5731

113 S.E. Fourth Street
Evansville, Indiana 47708
(812) 422–6879

1203 Webster Street
Fort Wayne, Indiana 46802
(219) 423–4433

4231 Cleveland Street
Gary, Indiana 46408
(219) 980–1511

22 East Washington Street, Suite 310
Indianapolis, Indiana 46204
(317) 637–0197

204 Iroquois Building
Marion, Indiana 46952
(317) 668–8954

Ball State University BBB
Whitinger Building, Room 192
Muncie, Indiana 47306
(317) 285–5668

Iowa

Alpine Center
2435 Kimberly Road
Suite 110 North
Bettendorf, Iowa 52722
(319) 355–6344

3 Irvine Building
417 First Avenue, S.E. Suite 3
Cedar Rapids, Iowa 52401
(319) 366–5401

615 Insurance Exchange Building
Des Moines, Iowa 50309
(515) 243–8137

318 Badgerow Building
Sioux City, Iowa 51101
(712) 252–4501

Illinois

3 West-Old Capitol Plaza, Room 14
Springfield, Illinois 62701
(319) 366–5401

Kansas

501 Jefferson, Suite 24
Topeka, Kansas 66607
(913) 232–0454, 0455

300 Kaufman Building
Wichita, Kansas 67202
(316) 263–3146

Kentucky

629 North Broadway
Lexington, Kentucky 40508
(606) 252–4492

844 South Fourth Street
Louisville, Kentucky 40203
(502) 583–6546

Louisiana

1407 Murray Street, Suite 101
Alexandria, Louisiana 71306
(318) 473–4494

2055 Wooddale Boulevard
Baton Rouge, Louisiana 70806
(504) 926–3010

300 Bond Street, Box 9129
Houma, Louisiana 70360
(504) 868–3456

804 Jefferson Street
P.O. Box 3651
Lafayette, Louisiana 70501
(318) 234–8341

1413 Ryan Street, Suite C
P.O. Box 1681
Lake Charles, Louisiana 70602
(318) 433–1633

141 De Siard Street
ONB Building
Suite 114
Monroe, Louisiana 71201
(318) 837–4600, 4601

301 Camp Street, Suite 403
New Orleans, Louisiana 70130
(504) 581–6222

1407 North Market Street
Shreveport, Louisiana 71107
(318) 221–8352

Maryland

401 North Howard Street
Baltimore, Maryland, 21201
(301) 468–3405

6917 Arlington Road
Bethesda, Maryland 20814
(301) 468–3405

Massachusetts

8 Winter Street
Boston, Massachusetts 02108
(617) 482–9151 (Inquiries)
(617) 482–9190 (Complaints)

106 State Road, Suite 4
Dartmouth, Massachusetts 02747
(617) 999–6060

The Federal Building
Suite 1
78 North Street
Hyannis, Massachusetts 02601
(617) 771–3022

316 Essex Street
Lawrence, Massachusetts 01840
(617) 687–7666

One Kendall Street, Suite 307
Framingham, Massachusetts 01701
(617) 872–5585

293 Bridge Street, Suite 324
Springfield, Massachusetts 01103
(413) 734–3114

P.O. Box 379
32 Franklin Street (16108)
Worcester, Massachusetts 01601
(617) 755–2548

Michigan

150 Michigan Avenue
Detroit, Michigan 48226
(313) 962–7566 (Inquiries)
(313) 962–6785 (Complaints)

1 Peoples Building
Grand Rapids, Michigan 49503
(616) 744–8236

Holland/Zeeland (616) 772–6063

Muskegon (616) 722–0707

Minnesota

1745 University Avenue
St. Paul, Minnesota 55104
(612) 646–4631

Mississippi

502 Edgewater Gulf Drive
Building C–Suite 10
Biloxi, Mississippi 39531
(601) 388–9244

105 Fifth Avenue
Columbus, Mississippi 39701
(601) 327–8594

510 George Street, Suite 107
P.O. Box 2090
Jackson, Mississippi 39225
(601) 948–4732

601 22nd Avenue, Suite 313
Meridian, Mississippi 39301
(601) 482–8752

Missouri

306 East 12th Street, Suite 1024
Kansas City, Missouri 64106
(816) 421-7800

Mansion House Center
440 North Fourth Street
St. Louis, Missouri 63102
(314) 241-3100

205 Park Central East
Suite 312
Springfield, Missouri 65806
(417) 862-9231

Nebraska

719 North 48th Street
Lincoln, Nebraska 68504
(402) 467-5261

1613 Farnam Street, Room 417
Omaha, Nebraska 68102
(402) 346-3033

Nevada

1829 East Charleston Boulevard
Suite 103
Las Vegas, Nevada 89104
(702) 382-7141, 42

P.O. Box 2932
372-A Casazza Drive (89502)
Reno, Nevada 89505

New Hampshire

One Pillsbury Street
Concord, New Hampshire 03301
(603) 224-1991

New Jersey

836 Haddon Avenue
P.O. Box 303
Collingswood, New Jersey 08108
(609) 854-8467

690 Whitehead Road
Lawrenceville, New Jersey 08648
(609) 396-1199 (Mercer County)
(201) 536-6306 (Monmouth County)
(201) 329-6854, 55 (Middlesex, Somerset and Hunterdon Counties)

34 Park Place
Newark, New Jersey 07102
(201) 643-3025

2 Forest Avenue
Paramus, New Jersey 07652
(201) 845-4044

1721 Route 37 East
Toms River, New Jersey 06753
(201) 270-5577

New Mexico

4520 Montgomery, N.E., Suite B-1
Albuquerque, New Mexico 87109
(505) 884-0500

308 North Locke
Farmington, New Mexico 87401
(505) 326-6501

Santa Fe Division
227 East Palace Avenue
Suite C
Santa Fe, New Mexico 87501
(505) 988-3648

New York

775 Main Street
Buffalo, New York 14203
(716) 856-7180

266 Main Street
Farmingdale, New York 11735 (Long Island)
(516) 420-0500

257 Park Avenue, South
New York, New York 10010
(212) 533-6200 (inquiries and complaints)
(212) 533-7500 (other)

257 Park Avenue, South
New York, New York 10010 (Harlem)
(212) 533-6200

1122 Sibley Tower
Rochester, New York 14604
(716) 546-6776

200 University Building
Syracuse, New York 13202
(315) 479-6635

209 Elizabeth Street
Utica, New York 13501
(315) 724-3129

158 Westchester Avenue
White Plains, New York 10601
(914) 428-1230, 1231

120 East Main
Wappinger Falls
White Plains, New York 12590
(914) 297-6550

North Carolina

29½ Page Avenue
Ashville, North Carolina 28801
(704) 253-2392

202 North Tryon Street
Charlotte, North Carolina 28202
(704) 332-7151

3608 West Friendly Avenue
Greensboro, North Carolina 27410
(919) 852-4240, 4241, 4242

Northwestern Bank Building
11 South College Avenue
Suite 203
Newton, North Carolina 28658
(704) 464-0372

P.O. Box 95066
3120 Poplarwood Drive
Suite G-1 (27604)
Raleigh, North Carolina 27625
(919) 872-9240

2110 Cloverdale Avenue, Suite 2-B
Winston-Salem, North Carolina 27103
(919) 725-8348

Ohio

P.O. Box F 596
Akron, Ohio 44308
(216) 253-4590

1434 Cleveland Avenue, North
Canton, Ohio 44713
(216) 454-9401

898 Walnut Street
Cincinnati, Ohio 45202
(513) 421-3015

1720 Keith Building
Cleveland, Ohio 44115
(216) 241-7678

527 South High Street
Columbus, Ohio 43215
(614) 221-6336

40 West Fourth Street
Suite 280
Dayton, Ohio 45402
(513) 222-5825

P.O. Box 1706
130 West Second Street (44902)
Mansfield, Ohio 44901
(419) 522-1700

405 North Huron Street
Toledo, Ohio 43604
(419) 241-6276

Mahoning Valley
P.O. Box 1495
Youngstown, Ohio 44501
(216) 744-3111

Oklahoma

606 North Dewey
Oklahoma City, Oklahoma 73102
(405) 239-6081, 82, 83

4833 South Sheridan
Suite 412
Tulsa, Oklahoma 74145
(918) 664-1266

Oregon

520 SW Sixth Avenue
Suite 600
Portland, Oregon 97204
(503) 226-3981

Pennsylvania

528 North New Street
Dodson Building
Bethlehem, Pennsylvania 18018
(215) 866-8780

53 North Duke Street
Lancaster, Pennsylvania 17602
(717) 291-1151
(717) 846-2700 (exchange line for York County residents)

511 North Broad Street
Philadelphia, Pennsylvania 19123
(215) 574-3600

610 Smithfield Street
Pittsburgh, Pennsylvania 15222
(412) 456-2700

601 Connell Building,
North Washington Avenue
Scranton, Pennsylvania 18503
(717) 342-9129

Puerto Rico

G.P.O. Box 70212
San Juan, Puerto Rico 00936
(General Correspondence)
(809) 756-5400

155 José Padin Street, Huyke Urb.
Hato Rey, Puerto Rico 00918
(Packages, UPS)

Rhode Island

270 Weybosset Street
Providence, Rhode Island 02903
(401) 272-9800

South Carolina
1338 Main Street
Suite 500
Columbia, South Carolina 29201
(803) 254–2525

608 East Washington Street
Greenville, South Carolina 29601
(803) 242–5052

Tennessee
Park Plaza Building
1010 Market Street, Suite 200
Chattanooga, Tennessee 37402
(615) 266–6144

124 West Summit Hill Drive
P.O. Box 3608
Knoxville, Tennessee 37902
(615) 522–1300

1835 Union, Suite 312
P.O. Box 41406
Memphis, Tennessee 38104
(901) 272–9641

506 Nashville City Bank Building
Nashville, Tennessee 37201
(615) 254–5872

Texas
Bank of Commerce Building
Suite 320
Abilene, Texas 79605
(915) 691–1533

1008 West 10th Street
Amarillo, Texas 79101
(806) 374–3735

1005 American Plaza
Austin, Texas 78701
(512) 476–6943

P.O. Box 2988
476 Oakland Avenue (77701)
Beaumont, Texas 77704
(713) 835–5348

202 Varisco Building
Bryan, Texas 77803
(713) 823–8148

109 North Chaparral, Suite 101
Corpus Christi, Texas 78401
(512) 888–5555

2001 Bryan Street, Suite 850
Dallas, Texas 75201
(214) 220–2000

6024 Gateway East
El Paso, Texas 79905
(915) 778–7000

709 Sinclair Building
106 West 5th Street
Fort Worth, Texas 76102
(817) 332–7585

2707 North Loop West, Suite 900
Houston, Texas 77008
(713) 868–9500

910 East Marshall Street
Longview, Texas 75601
(214) 236–3339

1015 15th Street
P.O. Box 1178
Lubbock, Texas 79401
(806) 763–0459

Air Terminal Building
Room 216
P.O. Box 6006
Midland, Texas 79711
(915) 563–1880 (inquiries)
(915) 563–1881 (complaints)

115 South Randolph
San Angelo, Texas 76903
(915) 653–2318

1800 Northeast Loop 410
Suite 400
San Antonio, Texas 78217
(512) 828–9441

P.O. Box 7203
608 New Road (76710)
Waco, Texas 76714–7203
(817) 772–7530

1106 Brook Avenue
Wichita Falls, Texas 76301–5009
(817) 723–5526

Utah
1588 South Main Street
Salt Lake City, Utah 84115
(801) 487–4656

Virginia
105 East Annandale Road
Suite 210
Falls Church, Virginia 22046
(703) 533–1900

2019 Llewellyn Avenue
P.O. Box 11133
Norfolk, Virginia 23517
(804) 627–5651
(804) 851–9101 (peninsula area)

701 East Franklin, Suite 100
Richmond, Virginia 23219
(804) 648–0016

151 West Campbell Avenue, S.W.
Roanoke, Virginia 24011
(703) 342–3455

Washington
2200 Sixth Avenue
Seattle, Washington 98121
(206) 622–8067, 8068

South 176 Stevens Street, Suite A
Spokane, Washington 99204
(509) 747–1155

1101 Fawcett Avenue #222
Tacoma, Washington 98401
(206) 383–5561

424 Washington Mutual Building
Yakima, Washington 98907
(509) 248–1326

Wisconsin
740 North Plankinton Avenue
Milwaukee, Wisconsin 53203
(414) 273–1600

Canadian Bureaus

National Headquarters

1231 Yonge Street
Suite 208
Toronto, Ontario M4W 2T8
(416) 925–3141

Local Bureaus

Alberta
630 8th Avenue, SW
Suite 404
Calgary, Alberta T2P 1G6
(403) 269–3905

10240 124th Street, Suite 600
Edmonton, Alberta T5N 3W6
(403) 482–2341

600 Guardian Building
10240 124th Street
Grande Prairie, Alberta
(403) 532–7778

Red Deer, Alberta
(403) 343–3280

British Columbia
788 Beatty Street
Suite 404
Vancouver, BC V6B 2MI
(604) 682–2711

635 Humboldt Street
Room M-37
Victoria, BC V8W 1A7
(604) 386–6348

Manitoba
365 Hargrave Street
Room 204
Winnipeg, Manitoba R3B 2K3
(204) 943–1486

New Brunswick
348 King Street, 3rd Floor
Fredericton, New Brunswick E3B 1E3
(506) 857–3255

Box 1002
236 St. George Street
Suite 110
Moncton, NB E1C-8P2
(506) 854–3330

400 Main Street, Chesley Place
Saint John, New Brunswick E2K 4N5
(506) 693–3396

Newfoundland
P.O. Box 516
360 Topsail Road (A1E 2B6)
St. John's, Newfoundland A1C 5K4
(709) 364–2222

Nova Scotia
P.O. Box 2124
1731 Barrington Street (B3J 2A4)
Halifax, Nova Scotia B3J 3B7
(902) 422–6581 (inquiries)
(902) 422–6582 (complaints)

Ontario

170 Jackson Street, East
Hamilton, Ontario L8N 1L4
(416) 526–1111

P.O. Box 2153
365 Richmond Street, Suite 404 (N6A 3C2)
London, Ontario N6A 4E3
(519) 673–3222

58 Scott Street
Kitchener, Ontario N2H 2R1
(519) 579–3080

71 Bank Street
Suite 503
Ottawa, Ontario K1P 5N2
(613) 237–4856

215 Mavety Street
Toronto, Ontario M6P 4C6
(416) 766–5744

500 Riverside Drive West
Windsor, Ontario N9A 5K6
(519) 258–7222

Quebec

2055 Peel Street
Suite 460
Montreal, PQ H3A 1V4
(514) 286–9281

475 Rue Richelieu
Quebec City, PQ G1R 1K2
(418) 523–2555

Saskatchewan

2049 Lorne Street
Regina, Saskatchewan, S4P 2M4
(306) 352–7601

Israeli Bureaus

Israel

Seven Hamuchlar Street
P.O. Box 578
Beer-Sheva, Israel
Telephone 34222

Allenby Street
No. 53A
65243 Tel-Aviv, Israel
Tel Aviv, Israel
Telephone (03) 28-25-28

Mail Order

1. Watch out for exaggerated product claims or unrealistically low prices.
2. Check with your state or local consumer protection agency or Better Business Bureau before ordering if you are in doubt about the company.
3. Find out about the firm's return policy. If it is not stated, ask before you order. Many companies have toll-free phone numbers.
4. Complete the order as directed. If you leave out needed information such as your full address, your order may be delayed.
5. Keep a complete record of your order, including the company's name, address and telephone number, the items you purchased, the price, the date you mailed the order, and your method of payment.
6. Understand that, under Federal law, you have more legal protection if you order by mail than if you order by telephone.
7. If you order by mail, your purchase must be shipped or a notice of delayed shipment with an option to cancel must be sent within 30 days after the company receives your completed order.

Industry Third-Party Dispute Resolution Programs

Third-party dispute resolution programs have been established by the industries listed below to help resolve problems between consumers and industry members that they have been unable to resolve themselves. So remember, before you contact the industry-sponsored third-party resolution program, you should give the business with which you have the problem an opportunity to resolve the complaint. Most businesses are anxious to assure customer satisfaction. If this fails, third-party programs can be helpful.

Betty Berry
Public Relations Director
American Arbitration Association
140 West 51st Street
New York, New York 10020
(212) 484–4000

American Automobile Association
8111 Gatehouse Road
Falls Church, Virginia 22047
(703) 222–6000

National Administrator
Automotive Consumer Action Program (AUTOCAP)
8400 Westpark Drive
McLean, Virginia 22102
(703) 821–7000

BBB Auto Line
Council of Better Business Bureaus
1515 Wilson Boulevard
Arlington, Virginia 22209
(703) 276–0100

BBB National Consumer Arbitration Program
Local Better Business Bureaus
Council of Better Business Bureaus
1515 Wilson Boulevard
Arlington, Virginia 22209
(703) 276–0100

Robert M. Fells
Assistant Secretary
Cemetery Consumer Service Council
P.O. Box 3574
Washington, D.C. 20007
(703) 379–6426

Chrysler Customer Satisfaction Arbitration Board
P.O. Box 1718
Detroit, Michigan 48288
(313) 956–5970

Direct Selling Association
1730 M Street, N.W.
Suite 610
Washington, D.C. 20036
(202) 293–5760

Ford Consumer Appeals Board
P.O. Box 1805
Dearborn, Michigan 48126
(313) 337–6950

Funeral Service Consumer Action Program (ThanaCAP)
135 West Wells Street
Milwaukee, Wisconsin 53203
(414) 541–2500

Nancy High
Executive Director
Furniture Industry Consumer Advisory Panel (FICAP)
P.O. Box 951
High Point, North Carolina 27261
(written inquiries only)

General Motors Corporation
(Chevrolet, Oldsmobile, Buick, Pontiac
Cadillac, GMC Truck)
See Autoline

Home Owners Warranty Program (HOW)
2000 L Street, N.W.
Washington, D.C. 20036
(202) 463–4600

Household Goods Dispute Settlement Program
400 Army-Navy Drive
Arlington, Virginia 22202
(703) 838–1930

Major Appliance Consumer Action Panel (MACAP)
20 North Wacker Drive
Chicago, Illinois 60606
(312) 984–5858
800–621–0477 (toll free)

National Advertising Division (NAD)
Council of Better Bureaus
845 Third Avenue
New York, New York 10022
(212) 754–1320

Consumer Arbitration Center
National Association of Securities Dealers, Inc.
Two World Trade Center South Tower
98th Floor
New York City, New York 10048
(212) 839–6200

Deb Kramer
Manager, Compliance
National Futures Association
200 West Madison Street
Chicago, Illinois 60606
(312) 781–1410

Nissan Motor Corporation in U.S.A.
(Datsun, Nissan)
See **Autoline**

Volkswagen
(Volkswagen, Porsche, Audi)
See **Autoline**

Trade Associations

Many industry and professional trade associations mediate disputes between consumers and their member companies. They should be contacted only after you have unsuccessfully tried to settle your complaint with the individual business and its corporate headquarters.

Consumer Affairs Department
International Airline Passengers Association
P.O. Box 660074
Dallas, Texas 75266-0074
(214) 438–8100

Ann Lawrence
Director, Educational Services
American Apparel Manufacturers Association
1611 North Kent Street
Suite 800
Arlington, Virginia 22209
(703) 524–1864

David Peterson
Director of Public Relations
American Collectors Association
4040 West 70th Street
P.O. Box 35106
Minneapolis, Minnesota 55435
(612) 926–6547

American Council of Life Insurance
1850 K Street, N.W.
6th Floor
Washington, D.C. 20006
(202) 862–4073
800–423–8000 (toll free)

American Health Care Association
1200 15th Street, N.W.
Washington, D.C. 20005
(202) 833–2050

Office of Public Relations
American Hospital Association
840 North Lakeshore Drive
Chicago, Illinois 60611
(312) 280–6351

Complaint Department
American Hotel and Motel Association
888 Seventh Avenue
New York, New York 10019
(212) 265–4506

Consumer Affairs Department
American Meat Institute
P.O. Box 3556
Washington, D.C. 20007
(202) 841–2400

American Movers Conference
2200 Mill Road
Alexandria, Virginia 22314
(written inquiries only)

Albert Engelken
Director of Communications
American Public Transit Association
1225 Connecticut Avenue, N.W.
Suite 200
Washington, D.C. 20036
(202) 828–2847

Ray Greenly
Director, Consumer Affairs
American Society of Travel Agents, Inc.
4400 MacArthur Boulevard N.W.
Washington, D.C. 20007
(202) 965–7520

James A. Morrissey
Director, Communications Division
American Textile Manufacturers' Institute
1101 Connecticut Avenue, N.W.
Washington, D.C. 20036
(202) 862–0500

Better Hearing Institute
P.O. Box 1840
Washington, D.C. 20013
(703) 642–0580
800–424–8576 (toll free)

Consumer Affairs
Blue Cross and Blue Shield Associations, Inc.
1709 New York Avenue, N.W.
Suite 303
Washington, D.C. 20006
(202) 783–6222

Richard N. Hopper
Director of Governmental Affairs
Carpet and Rug Institute
1100 17th Street, N.W.
Washington, D.C. 20036
(written inquiries only)

Jeanne Ross
Director, Ethics and Consumer Affairs
Direct Marketing Association
6 East 43rd Street
New York City, New York 10017
(212) 689–4977

Administrator
Code of Ethics
Direct Selling Association
1730 M Street, N.W.
Washington, D.C. 20036
(202) 293–5760

Duncan Cameron
Director, Communications
Distilled Spirits Council of the United States
1250 I Street, N.W.
Suite 900
Washington, D.C. 20005
(202) 628–3544

Sally Browne
Director, Consumer Affairs
Electronic Industries Association
Consumer Electronics Group
2001 Eye Street, N.W.
Washington, D.C. 20006
(202) 457–4977

Health Insurance Association of America
1850 K Street, N.W.
6th Floor
Washington, D.C. 20006
(202) 862–4073
800–423–8000 (toll free)

Carole M. Rogin
Director, Market Development
Hearing Industries Association
1255 Twenty-Third Street, N.W.
Washington, D.C. 20037
(202) 833–1411

Director, Consumer Affairs
Insurance Information Institute
110 William Street
New York, New York 10038
(212) 669–9200 (inside New York call collect)
800–221–4954 (toll free outside New York)

International Franchise Association
1350 New York Avenue, N.W.
Suite 900
Washington, D.C. 20005

Department of Public Relations
Manufactured Housing Institute
1745 Jefferson Davis Highway, Suite 511
Arlington, Virginia 22202
(703) 979–6620

National Advertising Division (NAD) of the Council of Better Business Bureaus
845 Third Avenue
New York, New York 10022
(212) 754–1320

Director, Consumer Affairs/Public Liaison
National Association of Home Builders
15th and M Streets, N.W.
Washington, D.C. 20005
(202) 822–0409

Sid Smith
President
National Association of Hosiery Manufacturers
447 South Sharon Amity Road
Charlotte, North Carolina 28211
(704) 365–0913

National Association of Personnel Consultants
1432 Duke Street
Alexandria, Virginia 22314
(703) 684–0180

Consumer Arbitration Center
National Association of Securities Dealers, Inc.
Two World Trade Center South Tower
98th Floor
New York City, New York 10048
(212) 839–6251

Accrediting Department
National Association of Trade & Technical Schools
2251 Wisconsin Avenue, N.W.
Washington, D.C. 20007
(202) 333–1021

Richard Robinson
Director, Dealers Services
National Decorating Products Association
1050 North Lindbergh Boulevard
St. Louis, Missouri 63132
(314) 991–3470

Larry Grahm
Attn: Consumer Affairs
National Food Processors Association
1401 New York Avenue, N.W.
Washington, D.C. 20005
(202) 639–5939

Robert E. Gibson
National Foundation for Consumer Credit
8701 Georgia Avenue
Suite 601
Silver Spring, Maryland 20910
(301) 589–5600

Deb Kramer
Manager, Compliance
National Futures Association
200 West Madison Street
Chicago, Illinois 60606
(312) 781–1410

Paula Smith
Assistant to Executive Director
National Home Study Council
1601 18th Street, N.W.
Washington, D.C. 20009
(202) 234–5100

National Tire Dealers and Retreaders Association
1250 Eye Street, N.W.
Suite 400
Washington, D.C. 20005
(202) 789–2300

Annette Arbel
Director of Consumer Affairs
National Turkey Federation
11319 Sunset Hills Roads
Reston, Virginia 22090
(703) 435–7206

Alberta Henderson
Director, Consumer Affairs
Pharmaceutical Manufacturers Association
1100 15th Street, N.W.
Suite 900
Washington, D.C. 20005
(202) 835–3468

Craig Halverson
Assistant Executive Director of Industry Services and Communication
Photo Marketing Association
3000 Picture Place
Jackson, Michigan 49201
(written complaints only)

Jacqueline L. Eng
Assistant Director of Public Affairs
The Proprietary Association
1700 Pennsylvania Avenue, N.W.
Washington, D.C. 20006
(202) 393–1700

Publishers Clearing House
382 Channel Drive
Port Washington, New York 11050
(516) 883–5432
800–645–9242 (toll free outside New York)

Mildred Gallik
Director of Consumer Affairs
The Soap and Detergent Association
475 Park Avenue South
New York, New York 10016
(212) 725–1262

Luana Moore
Executive Director
Solar Energy Institute of North America
1110 Sixth Street, N.W.
Washington, D.C. 20001-3687
(202) 289–4411

Donna Datre
Public Information Manager
Toy Manufacturers of America
200 Fifth Avenue
New York, New York 10010
(212) 675–1141

Robert Whitley
Executive Vice President
U.S. Tour Operators Association (USTOA)
211 East 51st Street
Suite 4-B
New York, New York 10022
(212) 944–5727

Jean Valentine
Public Relations
Wine Institute
165 Post Street
San Francisco, California 94108
(415) 986–0878

Credit Cards

1. Keep a record of your card numbers, expiration dates, and the phone number of each company in a secure place.
2. Watch your card, whenever possible, after giving it to a clerk. Retrieve your card promptly after using it.
3. Take the carbons along with your credit card receipt. Void or destroy incorrect receipts.
4. Avoid signing a blank receipt. Draw a line through blank spaces above the total when you sign card receipts.
5. Open credit card bills promptly and compare them with your receipts.
6. Report promptly and in writing any questionable charges to the card issuer.
7. Never give a credit card number to a telephone solicitor unless you have initiated the call.
8. Never put your card number on a postcard or on the outside of an envelope.
9. Sign new cards and destroy unwanted cards as soon as they arrive.
10. Keep infrequently used cards in a secure place.

State, County and City Government Consumer Protection Offices

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Listed below are consumer protection offices which are part of state, county and city governments. Some are located in governors' offices, state attorney generals' offices or mayors' offices. Check in your state to see which office can help resolve complaints, furnish information or helpful publications, or provide other services. As a general rule, the first place you should go for help with a consumer problem is the local office nearest your home. Since most offices require that complaints be in writing, you might save time by writing, rather than calling, with your initial complaint.

Alabama

State Office
Fincher Allen, Director
Consumer Protection Division
Office of Attorney General
560 South McDonough Street
Montgomery, Alabama 36104
(205) 261–4200
800–392–5658 (toll free—Alabama only)

Alaska

State Office
Linda M. O'Bannon, Chief
Consumer Protection Section
Office of Attorney General
1031 West Fourth Avenue, Suite 300
Anchorage, Alaska 99501
(907) 279–0428

Branch Offices
Office of Attorney General
First National Center
100 Cushman Street, Suite 400
Fairbanks, Alaska 99707
(907) 456–8588

Consumer Protection Section
Office of Attorney General
Pouch K
Juneau, Alaska 99811
(907) 465–3692

Arizona

State Office
Patrick Murphy, Chief Counsel
Financial Fraud Division
Office of Attorney General
1275 West Washington Street
Phoenix, Arizona 85007
(602) 255–5763 (fraud only)
800–352–8431 (toll free—Arizona only)

Branch Office
John F. Kelly
Financial Fraud Division
Office of Attorney General
402 West Congress Street, Suite 315
Tucson, Arizona 85701
(602) 628–5501 (fraud only)

County Offices
John Barnes
Chief Investigator
Cochise County Attorney's Office
P.O. Drawer CA
Bisbee, Arizona 85603
(602) 432–5703 ext. 470

Howard Fell, Director
Consumer Protection/Economic Crime Unit
Pima County Attorney's Office
111 West Congress, Ninth Floor
Tucson, Arizona 85701
(602) 792–8668

David Ellsworth
Yuma County Attorney's Office
P.O. Box 1048
Yuma, Arizona 85364
(602) 782–4534 ext. 55

City Offices
Ronald M. Detrick
Supervising Attorney
Tucson City Attorney's Office
P.O. Box 27210
2302 East Speedway, Room 202
Tucson, Arizona 85726
(602) 791–4886

Arkansas

State Office
Tom Hicks, Director
Consumer Protection Division
Office of Attorney General
Justice Building
Little Rock, Arkansas 72201
(501) 371–2341
800–482–8982 (toll free—Arkansas only)

California

State Offices
Public Inquiry Unit
Office of Attorney General
1515 K Street, Suite 511
Sacramento, California 95814
(916) 322–3360
800–952–5225 (toll free–California only)

Marie Shibuya-Snell, Director
California Department of
Consumer Affairs
1020 N Street
Sacramento, California 95814
(916) 445–0660 (complaint assistance,
10:00–3:00 daily)
(916) 445–1254 (consumer information)

Kathie J. Klass
Consumer Advisory Council
1020 N Street, Room A603
Sacramento, California 95814
(916) 322–0548

Bureau of Automotive Repair
California Department of
Consumer Affairs
3116 Bradshaw Road
Sacramento, California 95827
(916) 366–5050
800–952–5210 (toll free—California only;
auto repair only)

Branch Offices
California Department of Consumer Affairs
107 South Broadway, Room 8020
Los Angeles, California 90012
(213) 620–4360

Brenda Kiutz
Complaint Assistance Unit
1020 N. Street, Room 586
Sacramento, California 95814
(916) 445–0660

County Offices
Chairperson
Alameda County Consumer Affairs
Commission
10910 East 14th Street
Oakland, California 94603
(415) 639–4812

Gary Yancey
Contra Costa County District Attorney
Special Operations Division
P.O. Box 670
725 Court Street, 4th Floor
Martinez, California 94553
(415) 372–4500 ext. 4620

Gerald M. Davidow
Consumer Fraud Division
Fresno County District Attorney's Office
1100 Van Ness Avenue
Fresno, California 93721
(209) 488–3141

Edward R. Jagels, District Attorney
Consumer and Major Business Fraud
Section
Kern County District Attorney's Office
1215 Truxton Avenue
Bakersfield, California 93301
(805) 861–2421

Thomas Papageorge
Deputy District Attorney
Consumer Protection Division
Los Angeles County District Attorney's Office
320 West Temple Street, Room 540
Los Angeles, California 90012
(213) 974–3970

Shirley Goldinger, Director
Los Angeles County Department of Consumer Affairs
500 West Temple Street, Room B-96
Los Angeles, California 90012
(213) 974–1452

Robert DeSanti, Director
Consumer Protection Unit
Madera County Weights and Measures
902 North Gateway Drive
Madera, California 93637
(209) 675–7809

Robert G. Eckhoff
District Attorney
Consumer Division
Mendocino County District Attorney's Office
P.O. Box 1000
Ukiah, California 95482
(707) 463–4211

Candice Chin, Coordinator
Monterey County Office of Consumer Affairs
P.O. Box 1369
Salinas, California 93902
(408) 758–4626

John T. Swan
Deputy District Attorney
Consumer Affairs Division
Napa County District Attorney's Office
1125 Third Street
Napa, California 94559
(707) 253–4427

Patrick Geary
Deputy District Attorney
Major Fraud/Consumer Protection Unit
Orange County District Attorney's Office
P.O. Box 808
700 Civic Center Drive West
Santa Ana, California 92702
(714) 834–3600

Ronald Melendez, Director
Orange County Office of Consumer Affairs
1300 South Grand Avenue
Building B
Santa Ana, California 92711
(714) 834–6100

Gary Tranbarger
Deputy District Attorney
Economic Crime Division
Riverside County District Attorney's Office
4080 Lemon Street
Riverside, California 92501
(714) 787–6372

Jeffery B. Marschner
Supervising Deputy District Attorney
Sacramento County District Attorney's Fraud Division
P.O. Box 749
Sacramento, California 95804
(916) 440–6174

Charles Hayes, Director
Consumer Fraud Division
San Diego County District Attorney's Office
P.O. Box X-1011
San Diego, California 92112–4192
(619) 236–2474

Robert H. Perez
Attorney in Charge
Consumer Fraud/Economic Crime Unit
San Francisco County District Attorney's Office
732 Brennan Street
San Francisco, California 94103
(415) 552–6400

Stephen Taylor
Deputy District Attorney in Charge
Consumer Fraud and Regulatory Agencies Division
San Joaquin County District Attorney's Office
P.O. Box 50
222 East Weber
Stockton, California 95201
(209) 944–3811

Barry T. Labarbera
District Attorney
Consumer Unit
San Luis Obispo County District Attorney's Office
Room 450
County Government Center
1050 Monterey Street
San Luis Obispo, California 93408
(805) 549–5800

Paul Wendler
Deputy District Attorney
Consumer Fraud Unit
San Mateo County District Attorney's Office
Hall of Justice and Records
401 Marshall Street
Redwood City, California 94063
(415) 363–4656

Carolyn Wulfsberg
Deputy District Attorney
Consumer/Business Law Section
Santa Barbara County District Attorney's Office
118 East Figueroa
Santa Barbara, California 93101
(805) 963–6158

Lawrence R. Sheahan, Director
Santa Clara County Department of Consumer Affairs
1553 Berger Drive
San Jose, California 95112
(408) 299–4211

Albert C. Bender
Deputy District Attorney
Consumer Fraud Unit
Santa Clara County District Attorney's Office
70 West Hedding Street, West Wing
San Jose, California 95110
(408) 299–7435

Gloria Lorenzo, Coordinator
Division of Consumer Affairs
Santa Cruz County District Attorney's Office
701 Ocean Street, Room 240
Santa Cruz, California 95060
(408) 425–2054

Mark Geiger
Deputy District Attorney
Consumer Affairs Unit
Solano County District Attorney's Office
600 Union Avenue
Fairfield, California 94533
(707) 429–6451

Claudia Leong
Consumer Affairs Director
Stanislaus County Office of Consumer Affairs
1100 H Street, 2nd Floor
Modesto, California 95354
(209) 571–6211

Edgar H. Hayden, Jr.
Deputy District Attorney
Consumer Fraud Unit
Santislaus County District Attorney's Office
P.O. Box 442
Modesto, California 95353
(209) 571–5550

Barry B. Klotfer
Deputy District Attorney
Consumer and Environmental Protection Division
Ventura County District Attorney's Office
800 South Victoria Avenue
Ventura, California 93009
(805) 654–3110

David D'Arco
Deputy District Attorney
Yolo County District Attorney's Office
Consumer Fraud Division
P.O. Box 1247
Woodland, California 95695
(916) 666–8180

City Offices

Gary Rowse
Supervising Deputy City Attorney
Consumer Protection Section
Los Angeles City Attorney's Office
200 North Main Street
1600 City Hall East
Los Angeles, California 90012
(213) 485–4515

Susan Huguenor
Deputy City Attorney
Consumer Fraud Unit
San Diego City Attorney's Office
Union Bank Building
525 B. Street, Suite 2100
San Diego, California 92101
(619) 236–6007

Geanie Jimenez
Consumer Affairs Specialist
Consumer Division
Santa Monica City Attorney's Office
1685 Main Street, Room 310
Santa Monica, California 90401
(213) 458–8336

Colorado

State Offices

Garth C. Lucero
Antitrust and Consumer Protection Enforcement Section
Office of Attorney General
1525 Sherman Street, Third Floor
Denver, Colorado 80203
(303) 866–3611

Flora M. Feldman
Consumer Specialist
Consumer Protection Unit
Office of Attorney General
1525 Sherman Street, Room 215
Denver, Colorado 80203
(303) 866–3611

Helen Davis
Consumer and Food Specialist
Department of Agriculture
1525 Sherman Street, Fourth Floor
Denver, Colorado 80203
(303) 866–3561

County Offices
Victor Reichman, District Attorney
Archuleta, LaPlata and San Juan Counties
District Attorney's Office
P.O. Box 3455
Durango, Colorado 81302
(303) 247–8850

Alex Hunter, District Attorney
Boulder County District Attorney's
Consumer Office
P.O. Box 471
Boulder, Colorado 80306
(303) 441–3700

Clair Villano
Executive Director
Denver County District Attorney's
Consumer Fraud Office
303 West Colfax, Suite 1308
Denver, Colorado 80204
(303) 575–3555 (inquiries)
(303) 575–3557 (complaints)

Royal Martin, Chief Deputy District
Attorney
Economic Crime Division
El Paso and Teller Counties District
Attorney's Consumer Office
326 South Tejon
Colorado Springs, Colorado 80903
(303) 520–6002

Al Bloom, Investigator
Larimer County District Attorney's Office
Rocky Mountain Bank Building
P.O. Box 1489
Fort Collins, Colorado 80522
(303) 221–7200

Gus Sandstrom
District Attorney
Pueblo County District Attorney's
Consumer Office
Courthouse
Tenth and Main Streets
Pueblo, Colorado 81003
(303) 544–0075

Stanley C. Peak
District Attorney
Weld County District Attorney's Consumer
Office
P.O. Box 1167
Greeley, Colorado 80632
(303) 356–4000 ext. 4734

Connecticut

State Offices
Mary M. Heslin, Commissioner
Department of Consumer Protection
State Office Building
165 Capitol Avenue
Hartford, Connecticut 06106
(203) 566–4999
800–842–2649 (toll free—Connecticut
only)

Robert M. Langer
Assistant Attorney General
Antitrust/Consumer Protection
Office of Attorney General
30 Trinity Street
Hartford, Connecticut 06106
(203) 566–5374

City Offices
Guy Tommasi, Director
Middletown Office of Consumer Protection
City Hall
Middletown, Connecticut 06457
(203) 344–3400

Delaware

State Offices
Donald E. Williams, Director
Division of Consumer Affairs
Department of Community Affairs
820 North French Street, 4th Floor
Wilmington, Delaware 19801
(302) 571–3250

Vincent Amberly
Deputy-in-Charge
Economic Crime/Consumer Rights Division
820 North French Street
Wilmington, Delaware 19801
(302) 571–3849

District of Columbia

Carol B. Thompson, Director
District of Columbia
Department of Consumer and Regulatory
Affairs
614 H Street, N.W.
Washington, D.C. 20001
(202) 727–7000

Florida

State Offices
Jane Robinson, Director
Division of Consumer Services
508 Mayo Building
Tallahassee, Florida 32301
(904) 488–2221
800–342–2176 (toll free—Florida only)

Nikki Ann Clark
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
State Capitol
Tallahassee, Florida 32301
(904) 488–9105

Branch Office
Leonard Elias
Consumer Counsel
Consumer Protection Division
Office of Attorney General
401 N.W. Second Avenue, Suite 450
Miami, Florida 33128
(305) 377–5619

County Offices
Warren Burke
Assistant State Attorney
Brevard County Consumer Fraud Division
Office of State Attorney
County Courthouse
Titusville, Florida 32780
(305) 269–8112

Stanley A. Kaufman, Director
Broward County Consumer Affairs Division
115 South Andrews Avenue, Room 119
Fort Lauderdale, Florida 33301
(305) 357–6030

Arthur Hershbein, Director
Metropolitan Dade County Consumer
Protection Division
44 West Flagler Street, Suite 2303
Miami, Florida 33130
(305) 579–4222

Walter T. Dartland
Consumer Advocate
Metropolitan Dade County
111 Northwest First Street, 17th Floor
Miami, Florida 33128
(305) 375–4206

Frederic A. Kerstein, Chief
Dade County Economic Crime Unit
Office of State Attorney
1351 N.W. 12th Street
Miami, Florida 33125
(305) 547–7041

Frank Schaus
State Attorney for Manatee, Sarasota and
DeSoto Counties
Office of State Attorney
2002 Ringling Boulevard
Sarasota, Florida 33577
(813) 955–9310

Thatcher Walt
Consumer Affairs Officer
Duval County Division of Consumer Affairs
Department of Human Resources
614 City Hall
Jacksonville, Florida 32202
(904) 633–3429 or 3940

Sam Uccello, Director
Hillsborough County Department of
Consumer Affairs
412 East Madison Street, Room 1001
Tampa, Florida 33602
(813) 272-6750

W. R. Liphan, Chief
Investigative Unit
Orange County Consumer Fraud Unit
250 North Orange Avenue
P.O. Box 1673
Orlando, Florida 32802
(305) 420–3880

Alice C. Skaggs, Director
Palm Beach County Department of
Consumer Affairs
301 North Olive Avenue
Suite 301
West Palm Beach, Florida 33401
(305) 837–2670

Citizens Intake
Office of State Attorney
P.O. Drawer 2905
West Palm Beach, Florida 33402
(305) 837–3560

Alfred J. Cortis, Administrator
Pasco County Consumer Affairs Division
7530 Little Road
New Port Richey, Florida 33553
(813) 847–8110

William H. Richards, Director
Pinellas County Office of Consumer Affairs
P.O. Box 5145
Largo, Florida 34294-5145
(813) 586–5402

Larry Chester, Coordinator
Seminole County Consumer Fraud Division
Office of State Attorney
P.O. Box 2112
Sanford, Florida 32772-2114
(305) 322–7534

City Offices
Morris Cohen, Chairman
Lauderhill Consumer Affairs Committee
1176 N.W. 42nd Way
Lauderhill, Florida 33313
(305) 583–1045

Nat Cohen, Chairman
Tamarac Board of Consumer Affairs
5811 N.W. 88th Avenue
Tamarac, Florida 33321
(305) 722–5900 ext. 26 (10:00-12:00 Daily)

Georgia

State Offices
Barry Reid, Administrator
Governor's Office of Consumer Affairs
2 Martin Luther King, Jr. Drive
Plaza Level—East Tower
Atlanta, Georgia 30334
(404) 656–3790
800–282–5808 (toll free—Georgia only)

Roger Siegel
Assistant Attorney General
Office of Attorney General
210 State Judicial Building
Atlanta, Georgia 30334
(404) 656–3345

Hawaii

State Office
Mark Nomura, Director
Office of Consumer Protection
Department of Commerce and Consumer Affairs
250 South King Street, Room 520
P.O. Box 3767
Honolulu, Hawaii 96812
(808) 548–2560 (administrative and legal—Hawaii only)
(808) 548–2540 (complaints and investigations—Hawaii only)

Branch Office
Orrin Hatada, Investigator
Office of Consumer Protection
Department of Commerce and Consumer Affairs
75 Aupuni Street
Hilo, Hawaii 96720
(808) 961–7433

Illinois

State Offices
Ellen Craig
Special Assistant to the Governor
Governor's Office of Citizen's Assistance
100 West Randolph Street
Chicago, Illinois 60601
(312) 793–2773

Howard L. Hood
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
500 South Second Street
Springfield, Illinois 62706
(217) 782–9011

Mary Mulhern, Chief
Consumer Protection Division
Office of Attorney General
100 West Randolph, 12th Floor
Chicago, Illinois 60601
(312) 917–3580

Regional Offices
Patricia Morris
Assistant Attorney General
Carbondale Regional Office
Office of Attorney General
626A East Walnut Street
Carbondale, Illinois 62901
(618) 457–3505

Regina Haasis
Assistant Attorney General
Champagne Regional Office
Office of Attorney General
34 Main Street
Champagne, Illinois 61820
(217) 333–7691

L. Joseph Howard
Assistant Attorney General
Decatur Regional Office
Office of Attorney General
140 South Water Street
Decatur, Illinois 62523
(217) 428–5076

Aghether Falker
Assistant Attorney General
East St. Louis Regional Office
Office of Attorney General
8712 State Street
East St. Louis, Illinois 62203

Dennis Orsey
Assistant Attorney General
Granite City Regional Office
Office of Attorney General
1314 Niedringhaus
Granite City, Illinois 62040
(618) 877–0404

Charles Smith
Assistant Attorney General
Kankakee Regional Office
Office of Attorney General
270 East Court Street
Kankakee, Illinois 60901
(815) 935–8500

Jerry Sisul
Assistant Attorney General
LaSalle Regional Office
Office of Attorney General
143 Gooding
LaSalle, Illinois 61301
(815) 224–4861

Gary Duncan
Assistant Attorney General
Mt. Vernon Regional Office
Office of Attorney General
718 East Main
Mt. Vernon, Illinois 62864
(618) 242–8200

Diane Zimmerman
Assistant Attorney General
Peoria Regional Office
Office of Attorney General
323 Main Street
Peoria, Illinois 61602
(309) 671–3191

Charles Scholz
Assistant Attorney General
Quincy Regional Office
Office of Attorney General
523 Main Street
Quincy, Illinois 62301
(217) 223–2221

Jeff Margolin
Assistant Attorney General
Rockford Regional Office
Office of Attorney General
110 North Church
Rockford, Illinois 61101
(815) 987–7580

Paul E. Rink
Assistant Attorney General
Rock Island Regional Office
Office of Attorney General
310 20th Street
Rock Island, Illinois 61201
(309) 793–0950

Susan Vantrease
Assistant Attorney General
West Frankfort Regional Office
Office of Attorney General
222 East Main Street
West Frankfort, Illinois 62896
(618) 937–6453

Branch Offices
Richard D. Schwind
Assistant Attorney General
Addison Regional Office
Office of Attorney General
19 West 340 Lake Street
Addison, Illinois 60101
(312) 628–1912

Mary Runion, Office Manager
Office of Attorney General
Community Center
1616 North Arlington Heights Road
Arlington Heights, Illinois 60004
(312) 259–7730 (Wednesdays only)

James T. Finegan, Special Assistant to the Attorney General
Consumer Protection Division
Office of Attorney General
McClean County Chamber of Commerce Building
210 Southeast Street
Bloomington, Illinois 61701
(309) 829–6344

Barbara J. Nordin
Consumer Protection Division
Office of Attorney General
520 Jackson Street
Charleston, Illinois 61920
(217) 345–5651

Paul Pytel
Assistant Attorney General
Chicago North, Regional Office
Office of Citizen Advocacy
Office of Attorney General
2329 West Chicago Avenue
Chicago, Illinois 60622
(312) 278–0403

John Hunter
Office Director
Chicago South, Regional Office
Office of Citizen Advocacy
Office of Attorney General
7906 South Cottage Grove
Chicago, Illinois 60619
(312) 488–2600

Raymond J. Carroll
Assistant Attorney General
Oak Lawn Regional Office
Office of Attorney General
4605 West 103rd Street
Units 4 & 6
Oak Lawn, Illinois 60453

Sally Saltzberg
Assistant Attorney General
Skokie Regional Office
Office of Attorney General
4738 West Dempster
Skokie, Illinois 60076
(312) 673-2540

Ronald Brandt
Assistant Attorney General
Waukegan Regional Office
Office of Attorney General
32 North Utica
Waukegan, Illinois 60085
(312) 336-2207

County Offices
Carolyn Shoenberger, Supervisor
Consumer Fraud Division
Cook County Office of State Attorney
500 Daley Center, Room 303
Chicago, Illinois 60602
(312) 443-4364

Dick Allen, State's Attorney
Madison County Office of State Attorney
103 Purcell Street, 3rd Floor
Edwardsville, Illinois 62025
(618) 692-6280

Floyd Atkinson, Director
Consumer Protection Division
Rock Island County State's Attorneys Office
County Court House
Rock Island, Illinois 61201
(309) 786-4451 ext. 228

City Offices
Jesse Madison, Commissioner
Chicago Department of Consumer Services
121 North LaSalle Street, Room 808
Chicago, Illinois 60602
(312) 744-4090

Robert E. Hinde, Administrator
Des Plaines Consumer Protection Commission
1420 Miner Street
Des Plaines, Illinois 60016
(312) 391-5363

Indiana

State Office
David A. Miller
Chief Counsel and Director
Consumer Protection Division
Office of Attorney General
219 State House
Indianapolis, Indiana 46204
(317) 232-6330 or 6331
800-382-5516 (toll free—Indiana only)

County Offices
Kathleen S. Nau, Director
Consumer Protection Division
Lake County Prosecutor's Office
2293 North Main Street
Crown Point, Indiana 46307
(219) 738-9055

Stephen Goldsmith
Marion County Prosecuting Attorney
560 City-County Building
Indianapolis, Indiana 46204
(317) 236-3522

Robert Pigman
Vanderburgh County Prosecuting Attorney
First Judicial Circuit
Room 220, Courts Building
Civic Center Complex
Evansville, Indiana 47708
(812) 426-5150

City Office
Robert McCrady, Director
Gary Office of Consumer Affairs
Annex East
1100 Massachusetts Street
Gary, Indiana 46407
(219) 886-0145

Iowa

State Offices
Richard Cleland
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1300 East Walnut Street, 2nd Floor
Des Moines, Iowa 50319
(515) 281-5926

William P. Angrick, II
Iowa Citizens' Aide/Ombudsman
515 East 12th Street
Des Moines, Iowa, 50319
(515) 281-3592
800-358-5510 (toll free—Iowa only)

Kansas

State Office
Wayne Hundley
Deputy Attorney General and Chief
Consumer Protection and Antitrust Division
Office of Attorney General
Kansas Judicial Center, 2nd Floor
Topeka, Kansas 66612
(913) 296-3751
800-432-2310 (toll free—Kansas only)

County Offices
Steven Overmeier
Assistant District Attorney and Head
Consumer Fraud Division
Johnson County District Attorney's Office
Johnson County Courthouse, Box 728
Olathe, Kansas 66061
(913) 782-5000 ext. 318

David Moses, Director
Consumer Fraud and Economic Crime Division
Sedgwick County District Attorney's Office
Sedgwick County Courthouse
Wichita, Kansas 67203
(316) 268-7921

Gary L. Conwell
Assistant District Attorney
Shawnee County District Attorney's Office
Shawnee County Courthouse, Room 212
Topeka, Kansas 66603
(913) 295-4330

City Office
Gary L. Conwell
Assistant City Attorney
Topeka Consumer Protection Division
City Attorney's Office
215 East Seventh Street
Topeka, Kansas 66603-3979
(913) 295-3883

Kentucky

State Office
Gary Siemens, Director
Consumer Protection Division
Office of Attorney General
209 Saint Clair Street
Frankfort, Kentucky 40601
(502) 564-2200
800-432-9257 (toll free—Kentucky only)

Count Office
Richard E. Akers, Administrator
Jefferson County Consumer Protection Department
517 Court Place, Room 606
Louisville, Kentucky 40202
(502) 581-6280

Louisiana

State Offices
Michael J. Jefferson, Director
State Office of Consumer Protection
P.O. Box 94455
Baton Rouge, Louisiana 70804
(504) 925-4401
800-272-8478 (toll free—Louisiana only)

Jean Ray, Chief
Consumer Protection Section
Office of Attorney General
1885 Wooddale Boulevard
Suite 1208
Baton Rouge, Louisiana 70806
(504) 925-4181

Bruce Malone
Assistant Commissioner
Office of Marketing
Department of Agriculture
P.O. Box 44184, Capitol Station
Baton Rouge, Louisiana 70804
(504) 292-3600

Branch Office
Patricia J. Hakes, Assistant Attorney General
Consumer Protection Section
Office of Attorney General
234 Loyola Avenue, 7th Floor
New Orleans, Louisiana 70112
(504) 568-5575

County Office
Sgt. Albert Olsen, Director
Consumer Protection and Commercial Fraud Division
Jefferson Parish District Attorney's Office
200 Huey P. Long Avenue
Gretna, Louisiana 70053
(504) 361-8139

Maine

State Offices
Stephen Wessler, Chief
Consumer and Antitrust Division
Office of Attorney General
State House Station No. Six
Augusta, Maine 04333
(207) 289-3716 (9:00-10:00 a.m.)

Robert Burgess
Superintendent
Bureau of Consumer Credit Protection
Department of Business, Occupational, and Professional Regulation
State House Station No. 35
Augusta, Maine 04333
(207) 289-3731

Maryland

State Offices

Rebecca L. Cody, Director
Office of Licensing and Consumer Services
Motor Vehicle Administration
6601 Ritchie Highway, N.E.
Glen Burnie, Maryland 21062
(301) 768–7420

Steven J. Cole, Director
Consumer and Investor Affairs and Chief, Consumer Protection Division
Office of Attorney General
Seven North Calvert Street
Baltimore, Maryland 21202
(301) 528–8662 (8:30–4:30)

Branch Offices

Larry Munson, Director
Western Maryland Branch Office
Consumer Protection Division
Office of Attorney General
138 East Antietam Street, Suite 210
Hagerstown, Maryland 21740
(301) 791–4780

Emalu Myer Twilley, Consumer Specialist
Eastern Shore Branch Office
Consumer Protection Division
Office of Attorney General
State Office Complex
Salisbury, Maryland 21801
(301) 546–4407

County Offices

James Jones, Administrator
Howard County Office of Consumer Affairs
Carroll Building
3450 Courthouse Drive
Ellicott City, Maryland 21043
(301) 922–2176

Barbara B. Gregg, Executive Director
Montgomery County Office of Consumer Affairs
100 Maryland Avenue, Third Floor
Rockville, Maryland 20850
(301) 251–7373

Donna Crocker
Executive Director
Prince George's County Consumer Protection Commission
1142 County Administration Building
Upper Marlboro, Maryland 20772
(301) 952–4700

Massachusetts

State Offices

Paula W. Gold, Secretary
Executive Office of Consumer Affairs and Business Regulation
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Oklahoma City, Oklahoma 73105
(405) 521–3653

Jane Wheeler
Assistant Attorney General for Consumer Protection
Office of Attorney General
112 State Capitol Building
Oklahoma City, Oklahoma 73105
(405) 521–3921

Oregon

State Office
Timothy Wood
Attorney in Charge
Financial Fraud Section
Department of Justice
Justice Building
Salem, Oregon 97310
(503) 378–4732
(503) 378–4320 (Consumer Hotline—Oregon only)

Pennsylvania

State Offices
Michael J. Pekula; Acting Director
Bureau of Consumer Protection
Office of Attorney General
Strawberry Square—14th Floor
Harrisburg, Pennsylvania 17120
(717) 787–9707

David Barasch, Acting Consumer Advocate
Office of Consumer Advocate—Utilities
Office of Attorney General
1425 Strawberry Square, 14th Floor
Harrisburg, Pennsylvania 17120
(717) 783–5048 (utilities only)

Branch Offices
Michael Butler
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
27 North Seventh Street
Allentown, Pennsylvania 18101
(215) 821–6690

Gary H. Nash
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
919 State Street, Room 203
Erie, Pennsylvania 16501
(814) 871–4371

Diane Nichols
Acting Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
Strawberry Square, 14th Floor
Harrisburg, Pennsylvania 17120
(717) 787–7109

John E. Kelly
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
1009 State Office Building
1400 West Spring Garden Street
Philadelphia, Pennsylvania 19130
(215) 560–2414

Cynthia A. Baldwin
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
564 Forbes Avenue, Manor Building, 4th Floor
Pittsburgh, Pennsylvania 15219
(412) 565–5135

J. P. McGowan
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
Room 358—State Office Building
100 Lackawanna Avenue
Scranton, Pennsylvania 18503
(717) 963–4913

County Offices
Sidney Elkin, Chairperson
Beaver County Alliance for Consumer Protection
699 Fifth Street
Beaver, Pennsylvania 15009
(412) 728–7267

Peggy Adams, Director
Bucks County Bureau of Consumer Protection and Weights and Measures
Courthouse Annex
Broad and Union Streets
Doylestown, Pennsylvania 18901
(215) 348–7442

Robert Taylor, Director
Chester County Bureau of Consumer Protection and Weights and Measures
F&M Building, Fifth Floor
High and Market Streets
West Chester, Pennsylvania 19380
(215) 431–6150

Margaret P. O'Donnell, Director
Cumberland County Bureau of Consumer Affairs
Courthouse
Carlisle, Pennsylvania 17013
(717) 249–5802

Evelyn Yancoskie, Director
Delaware County Office of Consumer
Affairs and Weights and Measures
Government Center Building
Second and Olive Streets
Media, Pennsylvania 19063
(215) 891-4865

Angela Hazely, Director
Indiana County Bureau of Consumer
Affairs
P.O Box 187
Indiana, Pennsylvania 15701
(412) 465-2657

Henry S. Kenderdine, Jr.
Lancaster County Consumer Protection
Commission
P.O Box 3480
50 North Duke Street
Lancaster, Pennsylvania 17603
(717) 299-7921

Mary M. Saylor, Director
Montgomery County Consumer Affairs
Department
County Courthouse
Norristown, Pennsylvania 19404
(215) 278-3565

City Offices
Jeremiah W. Cousins, Jr., Division Chief
Action Center-Consumer Services
121 City Hall
Philadelphia, Pennsylvania 19107
(215) 686-7595

Joseph D. Casey, Chief
Economic Crime Unit
Philadelphia District Attorney's Office
1300 Chestnut Street
Philadelphia, Pennsylvania 19107
(215) 875-6036

Rhode Island

State Offices
Amelia Jestings
Assistant Attorney General and Chief
Consumer Protection Unit
Department of Attorney General
72 Pine Street
Providence, Rhode Island 02903
(401) 274-3440

Edwin P. Palumbo
Executive Director
Rhode Island Consumers' Council
365 Broadway
Providence, Rhode Island 02909
(401) 277-2764

South Carolina

State Offices
Steve Hamm, Administrator
Department of Consumer Affairs
P.O. Box 5757
Columbia, South Carolina 29250
(803) 758-2040
800-922-1594 (toll free—South Carolina only)

Ken Moore
Assistant Attorney General
Consumer Fraud and Antitrust Section
Office of Attorney General
P.O. Box 11549
Columbia, South Carolina 29211
(803) 758-3040

William V. Bradley
State Ombudsman
Office of Executive Policy and Program
1205 Pendleton Street, Room 412
Columbia, South Carolina 29201
(803) 758-2249

South Dakota

State Office
Jeff Hallem
Assistant Attorney General
Division of Consumer Protection
Office of Attorney General
Anderson Building
Pierre, South Dakota 57501
(605) 773-4400
800-592-1865 (toll free—South Dakota only)

Tennessee

State Offices
Melinda W. Fields, Director
Division of Consumer Affairs
Department of Commerce and Insurance
206 State Office Building
Nashville, Tennessee 37204
(615) 741-4737
800-342-8385 (toll free—Tennessee only)

Douglas Berry
Deputy Attorney General
Antitrust and Consumer Protection Division
Office of Attorney General
450 James Robertson Parkway
Nashville, Tennessee 37219
(615) 741-2672

Texas

State Offices
H. Clyde Farrell
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
P.O. Box 12548, Capitol Station
Austin, Texas 78711
(512) 475-1801

Branch Offices
Stephen Gardner
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
Renaissance Place, Seventh Floor
714 Jackson Street
Dallas, Texas 75202
(214) 742-8944

Esther Chavez
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
4824 Alberta Street, Suite 160
El Paso, Texas 79905
(915) 533-3484

Jerry Covington
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1001 Texas Avenue, Suite 700
Houston, Texas 77002-3111
(713) 223-5886

Maria Luisa Mercado
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
806 Broadway, Suite 312
Lubbock, Texas 79401
(806) 747-5238

LaMonte Freerks
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
4309 North Tenth, Suite B
McAllen, Texas 78501
(512) 682-4547

Aaron Valenzuela
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
200 Main Plaza, Suite 400
San Antonio, Texas 78205
(512) 225-4191

County Offices
Charlie Mitchell
Dallas County Consumer Fraud Division
2720 Stemmons Expressway
400 Stemmons Towers South
Dallas, Texas 75207
(214) 630-6300

Russel Turbeville
Assistant District Attorney
Harris County Consumer Fraud Division
Office of District Attorney
201 Fannin, Suite 200
Houston, Texas 77002
(713) 221-5836

Fred Schattman
Assistant District Attorney
Tarrant County Economic Crimes
200 West Belknap Street
Fort Worth, Texas 76196
(817) 334-1111 (criminal consumer fraud)

City Offices
Thomas Z. James, Director
Dallas Department of Consumer Services
1500 Marilla 1D South
Dallas, Texas 75201
(214) 670-3168

David Watson
Forth Worth Office of Consumer Affairs
and Weights and Measures
1800 University Drive
Room 208
Forth Worth, Texas 76107
(817) 870-7570

Utah

State Offices
Dixie L. Mimson, Director
Division of Consumer Protection
Department of Business Regulation
Heber M. Wells Building
160 East 300 South
P.O. Box 45802
Salt Lake City, Utah 84115
(801) 530-6619

James L. Barker
Assistant Attorney General for Consumer
Affairs
Office of Attorney General
130 State Capitol
Salt Lake City, Utah 84114
(801) 533-5319

Vermont

State Offices

Edwin Hobson
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
109 State Street
Montpelier, Vermont 05602
(802) 828–3186
800–642–5149 (toll free—Vermont only)

Trafford Brink, Director
Weights and Measures Division
Department of Agriculture
116 State Street
Montpelier, Vermont 05602
(802) 828–2436

Virginia

State Offices

Anthony Gambardella
Senior Assistant Attorney General
Division of Consumer Counsel
Office of Attorney General
Supreme Court Building
101 North Eighth Street, Fifth Floor
Richmond, Virginia 23219
(804) 786–3433

Jean Bass, Director
State Office of Consumer Affairs
Department of Agriculture and Consumer Services
Room 110, Washington Building
1100 Bank Street
Richmond, Virginia 23219
(804) 786–2042
800–552–9963 (toll free for complaints regarding state agencies—Virginia only)

Branch Office

Mary Ann Shurtz, Coordinator
Northern Virginia Branch
State Office of Consumer Affairs
Department of Agriculture and Consumer Services
100 North Washington Street, Suite 412
Falls Church, Virginia 22046
(703) 532–1613

County Offices

Jean D. Galloway
Director
Arlington County Office of Consumer Affairs
1400 North Courthouse Road, Room 16
Arlington, Virginia 22201
(703) 558–2142

Ron Mallard, Director
Fairfax County Department of Consumer Affairs
3959 Pender Drive
Fairfax, Virginia 22030
(703) 691–3214

Hubert King, Administrator
Prince William County Office of Consumer Affairs
15960 Cardinal Drive
Woodbridge, Virginia 22191
(703) 335–7370

City Offices

Rose Boyd, Director
Alexandria Office of Citizens Assistance
P.O. Box 178
City Hall
Alexandria, Virginia 22313
(703) 838–4350

Martin D. Greenwell, Chief
Norfolk Division of Consumer Protection
804 City Hall Building
Norfolk, Virgina 23501
(804) 441-2821

Delores Daniels
Assistant to the City Manager
Roanoke Consumer Protection Division
353 Municipal Building
215 Church Avenue, S.W.
Roanoke, Virginia 24011
(703) 981-2583

J. N. McClanan
Consumer Protection Officer
Virginia Beach Division of Consumer Protection
City Hall
Virginia Beach, Virginia 23456
(804) 427-8983

Washington

State Offices

Consumer Specialist (Agriculture)
Office of Consumer Services
Department of Agriculture
406 General Administration Building, AX41
Olympia, Washington 98504
(206) 754-2195

John R. Ellis
Assistant Attorney General/Chief
Consumer Protection/Antitrust Division
Office of Attorney General
1366 Dexter Horton Building
Seattle, Washington 98104-1749
(206) 464-7744
800-551-4636 (toll free—Washington only)

Doug Shadel, Chief
Consumer Protection/Antitrust Division
Office of Attorney General
Temple of Justice
Olympia, Washington 98504
(206) 753-6210

Mike Flynn, Chief
Consumer Protection/Antitrust Division
Office of Attorney General
West 1116 Riverside Avenue
Spokane, Washington 99201
(509) 456-3123

William S. Cookson, Chief
Consumer Protection/Antitrust Division
Office of Attorney General
949 Market Street
Tacoma, Washington 98402
(206) 593-2904

County Office

C. Patrick Sainsbury, Chief Deputy Prosecuting Attorney
Fraud Division
King County Prosecuting Attorney's Office
E531 King County Courthouse
Seattle, Washington 98104
(206) 583-4513

City Offices

Kristie Anderson, Inspector
Everett Weights and Measures Department
3200 Cedar Street
Everett, Washington 98201
(206) 259-8745

Regina L. Tyner, Director
Seattle Department of Licenses and Consumer Affairs
102 Municipal Building
Seattle, Washington 98104
(206) 625–2536 (inquiries)
(206) 625–5500 (complaints)

West Virginia

State Offices

David Grubb, Director
Consumer Protection Division
Office of Attorney General
1204 Kanawha Boulevard, East
Charleston, West Virgina 25301
(304) 348–8986

James P. Rardin, Acting Director
Weights and Measures Capitol Complex
Department of Labor
1900 Washington Street, East
Charleston, West Virginia 25305
(304) 348–7890

City Office

Polly Diller, Director
Charleston, Consumer Protection Department
P.O. Box 2749
Charleston, West Virginia 25330
(304) 348–8173

Wisconsin

State Offices

Stephen Nicks
Assistant Attorney General
Office of Consumer Protection
Department of Justice
P.O. Box 7856
Madison, Wisconsin 53707–7856
(608) 266–1852
800–362–8189 (toll free—Wisconsin only)

Branch Office

Pamela Magee-Heilprin, Director
Office of Consumer Protection
Department of Justice
Milwaukee State Office Building
819 North 6th Street, Room 520
Milwaukee, Wisconsin 53203
(414) 224–1867

Donald Soberg, Administrator
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
P.O. Box 8911
801 West Badger Road
Madison, Wisconsin 53708
(608) 266–9836
800–362–3020 (toll free—Wisconsin only)

Branch Offices

Margaret Quaid, Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
927 Loring Street
Altoona, Wisconsin 54720
(715) 836–2537

Michael J. Brown, Regional Supervisor
Consumer Protection Bureau
Wisconsin Department of Agriculture, Trade, and Consumer Protection
200 North Jefferson Street, Suite 146A
Green Bay, Wisconsin 54301
(414) 497–4087

Patricia Suschil, Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade, and Consumer Protection
10320 West Silver Spring Drive
Milwaukee, Wisconsin 53225
(414) 438–4844

County Offices

Consumer Investigator
Kenosha County District Attorney's Office
912 56th Street
Kenosha, Wisconsin 53140
(414) 656–6480

Rand L. Kruger, District Attorney
Marathon County District Attorney's Office
Consumer Fraud Unit
Marathon County Court House
Wausau, Wisconsin 54401
(715) 847–5555

Frederic Matestic
Assistant District Attorney
Milwaukee County District Attorney's Office
Consumer Fraud Unit
821 West State Street
Room 412
Milwaukee, Wisconsin 53233–1487
(414) 278–4792

John Osinga, District Attorney
Portage County District Attorney's Office
Consumer Fraud Unit
Portage County Court House
Stevens Point, Wisconsin 54481
(715) 346–1300

Eric M. Johnson
Consumer Fraud Investigator
Racine County Sheriff's Department
717 Wisconsin Avenue
Racine, Wisconsin 53403
(414) 636–3125

Wyoming

State Office

Gay Woodhouse
Senior Assistant Attorney General
Office of Attorney General
123 State Capitol Building
Cheyenne, Wyoming 82002
(307) 777–7841 or 6286

Puerto Rico

Carlos J. Lopez Feliciano
Department of Consumer Affairs
Minillas Governmental Center
Torre Norte Building
De Diego Avenue, Stop 22
P.O. Box 41059
Santurce, Puerto Rico 00940
(809) 722–7555

Hector Rivera Cruz, Secretary
Department of Justice
P.O. Box 192
Old San Juan, Puerto Rico 00902
(809) 721–2900
(809) 725–8158

Virgin Islands

Louis Penn, Acting Director
Consumer Services Administration
P.O. Box 5468
Charlotte Amalie, St. Thomas
U.S. Virgin Islands 00801
(809) 774–3130

American Samoa

Donald A. Griesman
Director
Assistant Attorney General
Consumer Protection Bureau
P.O. Box 7
Pago Pago, American Samoa 96799
(684) 633–4163
(684) 633–1786

Timesharing

1. Consider the true value of the "gifts" and "awards" used to promote vacation timeshare sales. Remember, it may not be a "free" gift if you must drive a long distance and endure a high-powered sales pitch. Promotional gifts can be of poor quality.
2. Check out the seller, developer, and management company with your state or local consumer protection agency or Better Business Bureau. Does the company have a record of complaints? What is its reputation for completing work as promised? Does it manage the facilities properly?
3. Do not act on impulse or under pressure. Carefully read the contract and any other written documents before you sign anything.
4. Be sure everything the salesperson promised orally is written into the contract.
5. Check with your state or local consumer protection agency to see if state law provides you with a "cooling-off" period during which you can cancel the contract and get a refund.

State Banking Authorities

The officials listed below regulate and supervise state chartered banks. However, many of them can handle or refer problems and complaints concerning other types of banks and savings and loan institutions and can answer general questions about banking and credit.

Alabama
Kenneth R. McCartha
Superintendent of Banks
64 North Union Street
Room 651–Administrative Building
Montgomery, Alabama 36130
(205) 261–3452

Alaska
Willis F. Kirkpatrick
Director of Banking and Securities
Pouch D
Juneau, Alaska 99811
(907) 465–2521

Arizona
Walter C. Madsen
Superintendent of Banks
Century Plaza
Suite 815
3225 North Central
Phoenix, Arizona 85012
(602) 255–4421

Arkansas
Marlin D. Jackson
State Bank Commissioner
#1 Capitol Mall
6D–305
Little Rock, Arkansas 72201
(501) 371–1117

California
Louis Carter
Superintendent of Banks
235 Montogomery Street
Suite 750
San Francisco, California 94104
(415) 557–3535

Colorado
Richard B . Doby
State Bank Commissioner
State Office Building, 303 West Colfax
Room 700
Denver, Colorado 80234
(303) 573–3377

Connecticut
Brian J. Woolf
Banking Commissioner
44 Capitol Avenue
Hartford, Connecticut 06106
(203) 566–4560

Delaware
John E. Malarkey
State Bank Commissioner
P.O. Box 1401
Dover, Delaware 19903
(302) 736–4235

Florida
Gerald A. Lewis
State Comptroller
State Capitol Building
Tallahassee, Florida 32301
(904) 488–0370

Georgia
Edward D. Dunn
Commissioner of Banking and Finance
2990 Brandywine Road
Suite 200
Atlanta, Georgia 30341
(404) 393–7330

Hawaii
Donna Tanoue
Bank Examiner
P.O. Box 2054
Honolulu, Hawaii 96805
(808) 548–7855

Idaho
Tom D. McEldowney
Director, Department of Finance
Statehouse Mail
Boise, Idaho 83720
(208) 334–3313

Illinois
William C. Harris
Commissioner of Banks and Trust
Companies
119 South 5th Street
Room 400—Reisch Building
Springfield, Illinois 62701
(217) 782–7966

Indiana
Ruth D. Harrison
Director
Department of Financial Institutions
Indiana State Office Building
Room 1024
Indianapolis, Indiana 46204
(317) 232–3955

Iowa
Thomas H. Huston
Superintendent of Banking
418 Sixth Avenue
Room 530
Des Moines, Iowa 50309
(515) 281–4014

Kansas
Eugene T. Barrett, Jr.
State Bank Commissioner
700 Jackson Street
Suite 300
Topeka, Kansas 66603
(913) 296–2266

Kentucky
Ballard W. Cassady, Jr.
Commissioner of the Department of
Financial Institutions
911 Leawood Drive
Frankfort, Kentucky 40601
(502) 564–3390

Louisiana
James A. Hayes
Commissioner of Financial Institutions
P.O. Box 94095
Capitol Station
Baton Rouge, Louisiana 70804–9095
(504) 925–4661

Maine
H. Donald DeMatteis
Superintendent of Banking
State House Station—36
Augusta, Maine 04333
(207) 289–3231

Maryland
Margie H. Muller
Bank Commissioner
Suite 800, The Brokerage
34 Market Place
Baltimore, Maryland 21202–4076
(301) 659–6262

Massachusetts
Paul E. Bulman
Commissioner of Banks
100 Cambridge Street
Boston, Massachusetts 02202
(617) 727–3120

Michigan
Eugene W. Kuthy
Commissioner
Financial Institutions Bureau
P.O. Box 30224
Lansing, Michigan 48909
(517) 373–3460

Minnesota
James G. Miller
Deputy Commissioner of Commerce
500 Metro Square Building
5th Floor
St. Paul, Minnesota 55101
(612) 296–2715

Mississippi
Jane S. Porter
Commissioner
Department of Banking Consumer
Finance
P.O. Box 731
Jackson, Mississippi 39205–0731
(601) 359–1031

Missouri
Thomas B. Fitzsimmons
Commissioner of Finance
P.O. Box 716
Jefferson City, Missouri 65102
(314) 751-3397

Montana
L. W. Alke
Commissioner of Financial Institutions
1424 9th Avenue
Helena, Montana 59620
(406) 444-2091

Nebraska
Roger Hirsch
Acting Director of Banking and Finance
301 Centennial Mall, South
Lincoln, Nebraska 68509
(402) 471-2171

Nevada
L. Scott Walshaw
Administrator of Financial Institutions
406 East Second Street
Carson City, Nevada 89710
(702) 885-4260

New Hampshire
A. Roland Roberge
Bank Commissioner
97 North Main Street
Concord, New Hampshire 03301
(603) 271-3561

New Jersey
Mary Litte Parell
Commissioner of Banking
36 West State Street
Trenton, New Jersey 08625
(609) 292-3420

New Mexico
Mary McInery
Director, Financial Institutions Division
Commerce and Industry Department
Lew Wallace Building
Sante Fe, New Mexico 87503
(505) 827-7740

New York
Jill M. Considine
Superintendent of Banks
Two Rector Street
New York, New York 10006
(212) 618-6553

North Carolina
James S. Currie
Commissioner of Banks
P.O. Box 29512
Raleigh, North Carolina 27626-0512
(919) 733-3016

North Dakota
Marilyn Foss
Commissioner of Banking and Financial Institutions
State Capitol
Room 1301
Bismarck, North Dakota 58505
(701) 224-2253

Ohio
Linda K. Page
Superintendent of Banks
Two Nationwide Plaza
Columbus, Ohio 43266-0549
(614) 466-2932

Oklahoma
Robert Y. Empie
Bank Commissioner
Malco Building
4100 North Lincoln Boulevard
Oklahoma City, Oklahoma 73105
(405) 521-2783

Oregon
John B. Olin
Administrator, Financial Institutions Division
280 Court Street, N.E.
Salem, Oregon 97310
(503) 378-4140

Pennsylvania
Ben McEnteer
Secretary of Banking
333 Market Street
16th Floor
Harrisburg, Pennsylvania 17101-2290
(717) 787-6991

Rhode Island
Edward L. Blue
Assistant Director, Banking and Securities
100 North Main Street
Providence, Rhode Island 02903
(401) 277-2405

South Carolina
Robert C. Cleveland
Commissioner of Banking
1026 Sumter Street
Room 217
Columbia, South Carolina 29201
(803) 758-2186

South Dakota
Glen F. Ritterbusch
Director of Banking and Finance
500 East Capitol Avenue
Pierre, South Dakota 57501-2070
(605) 773-3421

Tennessee
William C. Adams
Commissioner of Financial Institutions
James K. Polk State Office Building
505 Deaderick Street
Nashville, Tennessee 37219
(615) 741-2236

Texas
James L. Sexton
Banking Commissioner
2601 North Lamar
Austin, Texas 78705
(512) 475-4451

Utah
Elaine B. Weis
Commissioner of Financial Institutions
P.O. Box 89
Salt Lake City, Utah 84110
(801) 530-6502

Vermont
David T. Bard
Commissioner of Banking and Insurance
State Office Building
Montpelier, Vermont 05602
(802) 828-3301

Virginia
Sidney A. Bailey
Commissioner of Financial Institutions
701 East Byrd Street
Suite 1600
P.O. Box 2AE
Richmond, Virginia 23205
(804) 786-3657

Washington
Leroy O. Malmberg
Acting Supervisor of Banking
General Administration Building
Room 219
Olympia, Washington 98504
(206) 753-6520

West Virginia
Thomas J. Hansberry
Acting Commissioner of Banking
State Office Building 3
Room 311
Charleston, West Virginia 25305
(304) 348-2294

Wisconsin
Richard E. Galecki
Commissioner of Banking
P.O. Box 7876
Madison, Wisconsin 53707
(608) 266-1621

Wyoming
Stanley R. Hunt
State Examiner
Herschler Building, 4th Floor West
Cheyenne, Wyoming 82002
(307) 777-6600

Guam
Dave J. Santos
Banking Commissioner
P.O. Box 2796
Agana, Guam 96910
(written complaints only)

Puerto Rico
Felix L. Roman
Acting Director
Bureau of Banks and Financial Institutions
P.O. Box 5-4515
San Juan, Puerto Rico 00905
(809) 721-5242

Virgin Islands
Julio A. Brady
Lieutenant Governor
Chairman of the Banking Board
P.O. Box 450
St. Thomas, Virgin Islands 00801
(809) 774-2991

State Commissions and Offices on Aging

State commissions and offices on aging are responsible for coordinating services for older Americans. They can provide information on programs, services and opportunities for the aging.

Alabama
Emmett W. Eaton
Executive Director
Commission on Aging
502 Washington Avenue
Montgomery, Alabama 36130
(205) 261–5743

Arizona
Michael Slattery
Administrator
Aging and Adult Administration
1400 West Washington Avenue
P.O. Box 6123—950A
Phoenix, Arizona 85007
(602) 255–4446

Arkansas
Herb Sanderson
Director
Office on Aging and Adult Services
Department of Human Services
1428 Donaghey Building
7th and Main Streets
Little Rock, Arkansas 72201
(501) 371–2441

California
Alice Gonzales
Director
Department of Aging
Health and Welfare Agency
1020 19th Street
Sacramento, California 95814
(916) 322–5290

Colorado
William J. Hanna
Director
Aging and Adult Services Division
Department of Social Services
1575 Sherman Street Rm 803
Denver, Colorado 80203
(303) 866–2586

Connecticut
Mary Ellen Klinck
Commissioner
Department on Aging
175 Main Street
Hartford, Connecticut 06106
(203) 566–7728

Delaware
Eleanor L. Cain
Director
Division of Aging
Department of Health and Social Services
Delaware State Hospital, CT Building
1901 North DuPont Highway
New Castle, Delaware 19720
(302) 421–6791

District of Columbia
E. Veronica Pace
Executive Director
D.C. Office on Aging
Special Assignment of the Mayor's Office
1424 K Street, N.W.
Second Floor
Washington, D.C. 20005
(202) 724–5623

Florida
Margaret L. Dugger
Director
Aging and Adult Services
Department of Health and Rehabilitative Services
1321 Winewood Boulevard
Building 2, Room 328
Tallahassee, Florida 32301
(904) 488–2650

Georgia
Fred McGinnis
Director
Office of Aging
Department of Human Resources
878 Peachtree Street, N.E.
Atlanta, Georgia 30309
(404) 894–5333

Hawaii
Renji Goto
Director
Executive Office on Aging
Office of the Governor
State of Hawaii
1149 Bethel Street, Room 307
Honolulu, Hawaii 96813
(808) 548–2593

Idaho
Maria Salaraz
Director
Idaho Office on Aging
Statehouse, Room 114
Boise, Idaho 83720
(208) 334–3833

Illinois
Janet S. Otwell
Director
Department on Aging
421 East Capitol Avenue
Springfield, Illinois 62701
(217) 785–2870

Indiana
Jean Merritt
Executive Director
Department on Aging and Community Services
115 North Pennsylvania Street
1350 Consolidated Building
Indianapolis, Indiana 46204
(317) 232–7006

Iowa
Karen L. Tymes
Executive Director
Commission on Aging
914 Grand Avenue
Suite 236
Jewett Building
Des Moines, Iowa 50319
(515) 281–5187

Kansas
Sylvia Hougland
Secretary
Department on Aging
610 West 10th Street
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Social Service Department of Public Health
Government of Guam
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(written complaints only)

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Commission on Aging
P.O. Box 539
Charlotte Amalie
St. Thomas, Virgin Islands 00801
(written complaints only)

Health Clubs

1. Check out the health club carefully. Visit during hours when you would normally use it to see if it is overcrowded during that period. Check whether the facilities are well maintained and clean.
2. Ask when you will be able to use the club. It may be open all week, but limited to men or women on certain days.
3. Ask what qualifications or training the employees have.
4. Read the fine print in all contracts or special offers. You may be committing yourself to a long-term contract. Make sure that spoken promises or conditions are made in writing.
5. Find out if there is a time period in which you can change your mind and get your money back (cooling-off period). Ask also about the refund policy for cancellations.
6. Ask your state or local consumer protection agency or Better Business Bureau if they have received any complaints about the club. Find out also if you have any protection under state law should the club close unexpectedly.

State Insurance Regulators

Each state has its own laws and regulations governing all types of insurance and has a commissioner or other official responsible for enforcement. If your problem is not resolved by the insurance company (keep in mind that company decisions, such as claim denials—can be appealed within the company), contact your state insurance regulator for help. Many insurance departments also provide consumer information helpful in making wise insurance buying decisions.

Alabama
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Acting Commissioner of Insurance
135 South Union Street
Montgomery, Alabama 36130
(205) 269-3550

Alaska
John George
Director of Insurance
Pouch D
Juneau, Alaska 99811
(907) 465-2515

Arizona
S. David Childers
Director of Insurance
1601 West Jefferson
Phoenix, Arizona 85007
(602) 255-4862

Arkansas
Robert Eubanks III
Insurance Commissioner
400-18 University Tower Building
Little Rock, Arkansas 72204
(501) 371-1325

California
Bruce Bunner
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600 South Commonwealth
14th Floor
Los Angeles, California 90005
(213) 736-2551

Colorado
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Commissioner of Insurance
303 West Colfax, 5th Floor
Denver, Colorado 80204
(303) 573-3410

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Insurance Commissioner
165 Capitol Avenue
Room 425
State Office Building
Hartford, Connecticut 06106
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Insurance Commissioner
21 The Green
Dover, Delaware 19901
(302) 736-4251

District of Columbia
Marguerite C. Stokes
Acting Superintendent of Insurance
614 H Street, N. W.
Suite 512
Washington, D.C. 20001
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Florida
Bill Gunter
Insurance Commissioner
State Capitol Building
Plaza Level 11
Tallahassee, Florida 32301
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West Tower Floyd Building
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Boise, Idaho 83720
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John Washburn
Director of Insurance
320 West Washington Street
Fourth Floor
Springfield, Illinois 62701
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Commissioner of Insurance
509 State Office Building
Indianapolis, Indiana 46204
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Commissioner of Insurance
State Office Building, G23
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Commissioner of Insurance
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Baton Rouge, Louisiana 70804
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800-342-3736 (toll free)

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Office of Lieutenant Governor
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State Utility Commissions

State utility commissions largely regulate the rates consumers pay for gas, electricity, intrastate telephone service, intrastate household goods moving, and, in some states, intrastate water and transportation rates. (Interstate rates for these utilities and services are regulated by the Federal Government.) Many state utility commissions offer complaint handling services, and will sometimes conduct investigations if numerous complaints are received on a particular utility matter.

In addition, some states have appointed utility consumer advocates who investigate consumer complaints involving utilities, represent consumers who file formal complaints with state utility commissions, investigate utility service where warranted, and represent the interests of consumers in rate proceedings of state utility commissions. To find out if your state has such an advocacy office, contact the National Association of State Utility Consumer Advocates, c/o Florida Public Counsel, 202 Blount Street, 624 Crown Building, Tallahassee, Florida 32301, Telephone (904) 488-9330.

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901 State Office Building
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(317) 232-2715

Car Repairs

1. Ask for a written estimate before you authorize any major repair work.
2. Make sure the work order reflects what you asked for before you leave the car.
3. Be sure the shop understands that they must call you before doing work beyond that which you originally requested.
4. Ask for the opportunity to inspect all replaced parts.
5. Keep copies of all work orders and receipts.

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800-342-3377 (toll free)
800-342-3355 (toll free for emergencies)

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(615) 741-2904

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(809) 751–5050

Virgin Islands
Alfred B. Hayes, Chairman
Virgin Islands Public Services Commission
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Charlotte Amalie, St. Thomas
Virgin Islands 00801
(809) 776–1291

State Weights and Measures Offices

Weights and measures offices enforce weights and measures laws and regulations to ensure that commercial transactions are fair and accurate. These offices check the weights of packaged products and the accuracy of weighing and measuring devices such as supermarket scales, gasoline pumps, taxicab meters, and rental car odometers.

Contact your weights and measures office if you believe you have purchased a short-weight package or think a weighing or measuring device is inaccurate. The following offices are part of state governments. It is possible that your county or city also has a weights and measures office. Local offices can often be located in the city or county government sections of your telephone directory under headings such as "weights and measures," "standards," "consumer protection," or "consumer affairs."

Alabama
E. Stagg, Director
Weights and Measures Division
Alabama Department of Agriculture
P.O. Box 3336
Montgomery, Alabama 36193
(205) 832-6766

Alaska
Charles D. Tandy, Jr., Chief
Weights and Measures Section
Department of Commerce and Economic Development
P.O. Box 111686
Anchorage, Alaska 99511
(907) 345-3886

Arizona
Patricia Fullinwider, Chief
Arizona Weights and Measures Division
Department of Administration
3039 West Indian School Road
Phoenix, Arizona 85017
(602) 255-5211

Arkansas
San F. Hindsman, Director
Division of Weights and Measures
Department of Commerce
4608 West 61st Street
Little Rock, Arkansas 72209
(501) 371-1759

California
Darrell A. Guensler
Acting Assistant Director
Division of Measurement Standards
California Department of Food and Agriculture
8500 Fruitridge Road
Sacramento, California 95826
(916) 366-5119

Colorado
Leo Letey, Chief
Weights and Measures Section
Department of Agriculture
3125 Wyandot
Denver, Colorado 80211
(303) 866-2845

Connecticut
Allan M. Nelson, Chief
Weights and Measures Division
Department of Consumer Protection
State Office Building, Room 617
1665 Capitol Avenue
Hartford, Connecticut 06106
(203) 566-5230

Delaware
Eugene Keeley, Supervisor
Office of Weights and Measures
Department of Agriculture
Drawer D
Dover, Delaware 19901
(302) 736-4824

District of Columbia
Earl E. Maxwell, Chief
Department of License, Investigation and Inspection
Weights, Measures and Markets Division
1110 U. Street, S.E.
Washington, D.C. 20020
(202) 767-7923 ext. 923

Florida
Stanley J. Darsey, Chief
Bureau of Weights and Measures
Department of Agriculture and Consumer Services
3125 Conner Boulevard/Lab Complex
Tallahassee, Florida 32301
(904) 488-9140

Georgia
Martin Coile, Director
Weights and Measures Laboratory
Atlanta Farmers Market
Forest Park, Georgia 30050
(404) 363-7611

Hawaii
George E. Mattimore
Administrator, Measurement Standards
Department of Agriculture
725 Ilalo Street
Honolulu, Hawaii 96822
(808) 548-7152

Idaho
Lyman D. Holloway, Chief
Bureau of Weights and Measures
Department of Agriculture
2216 Kellogg Lane
Boise, Idaho 83702
(208) 334-2345

Illinois
Sidney A. Colbrook, Weights and Measures Program Manager
Bureau of Product Inspection and Standards
Department of Agriculture
Emmerson Building, State Fairground
Springfield, Illinois 62706
(217) 785-8312

Indiana
Robert W. Walker, Director of Weights and Measures
State Board of Health
1330 West Michigan Street
Indianapolis, Indiana 46206
(317) 633-0350

Iowa
James O'Conner, Supervisor
Weights and Measures Division
Department of Agriculture
Henry A. Wallace Building
Des Moines, Iowa 50319
(515) 281-5716

Kansas
John L. O'Neill, State Sealer and Director
Weights and Measures Division
Kansas State Board of Agriculture
2016 West 37th Street
P.O. Box 5516
Topeka, Kansas 66605
(913) 267-4641

Kentucky
Charles L. Prebble, Director
Division of Weights and Measures
Department of Agriculture
106 West Second Street
Frankfort, Kentucky 40601
(502) 564-4870

Louisiana
Philip A. Stagg, Director
Louisiana Weights and Measures
Department of Agriculture
P.O. Box 44456, Capitol Station
Baton Rouge, Louisiana 70804
(504) 925–3780

Maine
Clayton F. Davis, Director
Agriculture Inspections Division
State Office Building, Station 28
Augusta, Maine 04333
(207) 289–3841

Maryland
Richard L. Thompson, Chief
Weights and Measures Section
Department of Agriculture
50 Harry S. Truman Parkway
Annapolis, Maryland 21401
(301) 841–5790

Massachusetts
Charles H. Carroll, Supervising Inspector
Massachusetts Division of Standards
One Ashburton Place
Boston, Massachusetts 02108
(617) 727–3480

Michigan
Edward Heffron, Chief
Food and Dairy Division
Department of Agriculture
Lewis Cass Building, Box 30017
Lansing, Michigan 48909
(517) 373–1060

Minnesota
Edward Skluzacek, Director
Division of Weights and Measures
Minnesota Station
Department of Public Service
2277 Highway 36
St. Paul, Minnesota 55113
(612) 341–7200 ext. 7205

Mississippi
William P. Eldridge, Director
Weights and Measures Division
Mississippi Department of Agriculture
1601 Walter Sillers Building
P.O. Box 1609
Jackson, Mississippi 39205
(601) 359–3670

Missouri
Leslie M. Greiner, Director
Weights and Measures Division
Department of Agriculture
P.O. Box 630
Jefferson City, Missouri 65102
(314) 751–4278

Montana
Steven H. Meloy
Bureau Chief
Bureau of Weights and Measures
Department of Commerce
1434 9th Avenue
Helena, Montana 59620
(406) 449–3163 ext. 6

Nebraska
Steven A. Malone, Director
Division of Weights and Measures
Department of Agriculture
301 Centennial Mall South, 4th Floor
P.O. Box 94947
Lincoln, Nebraska 68509
(402) 741–2341

Nevada
Knute D. Pennington
Chief Deputy State Sealer
Bureau of Weights and Measures
Department of Agriculture
P.O. Box 11100
Reno, Nevada 89510
(702) 784–6401

New Hampshire
Roy Howard, Director
Bureau of Weights and Measures
Department of Agriculture
105 Loudon Road
Concord, New Hampshire 03301
(603) 271–3700

New Jersey
Thomas W. Kelly
State Superintendent
State Office of Weights and Measures
187 West Hanover Street
Trenton, New Jersey 08625
(609) 292–4615

New Mexico
Fred A. Gerk, Chief
Standards and Consumer Services
Department of Agriculture
P.O. Box 3170
Las Cruces, New Mexico 88003
(505) 646–1616

New York
John J. Bartfai, Director
Bureau of Weights and Measures
Department of Agriculture
Building 7–A
1220 Washington Avenue
Albany, New York 12235
(518) 457–3452

North Carolina
David N. Smith, Director
Consumer Standards Division
Department of Agriculture
P.O. Box 26056
Raleigh, North Carolina 27611
(919) 733–3313

North Dakota
Bruce Niebergall, Director
Department of Weights and Measures
State Capitol
Bismarck, North Dakota 58505
(701) 224–2400

Ohio
Bruce Litzenberg, Chief
Division of Weights and Measures
Department of Agriculture
8995 East Main Street
Reynoldsburg, Ohio 43068
(614) 866–6361 ext. 230

Oklahoma
George M. Parker, Director
Marketing Industry Division
Oklahoma Department of Agriculture
2800 North Lincoln Boulevard
Oklahoma City, Oklahoma 73105
(405) 521–3864 Extension 301

Oregon
Kendrick J. Simila, Administrator
Weights and Measures Division
Department of Agriculture
635 Capitol Street, N.E.
Salem, Oregon 97310
(503) 378–3792

Pennsylvania
Fred A. Thomas, Director
Bureau of Standard Weights and Measures
Department of Agriculture
2301 North Cameron Street
Harrisburg, Pennsylvania 17110
(717) 787–6772

Rhode Island
Lynda Agresti Maurer
Sealer of Weights and Measures
Department of Labor
386 Central Avenue
Pawtucket, Rhode Island 02860
(401) 277–2758

South Carolina
Charles T. Smith, Director
Consumer Services Division
Department of Agriculture
P.O. Box 11280
Columbia, South Carolina 29211
(803) 758–7478

South Dakota
James Melgaard, Director
Fire Safety and Regulation
118 West Capitol
Pierre, South Dakota 57501
(605) 773–3697

Tennessee
James Thomas, Director
Weights and Measures
Department of Agriculture
Box 40627, Melrose Station
Nashville, Tennessee 37204
(615) 360–0160

Texas
Charles E. Forester, Supervisor of Weights and Measures
Department of Agriculture
Box 12847, Stephen F. Austin Building
Austin, Texas 78711
(512) 475–6577

Utah
Edison J. Stephens
Deputy Commissioner
State Department of Agriculture
350 North Redwood Road
Salt Lake City, Utah 84116
(801) 533–5459 ext. 5964

Vermont
Trafford F. Brink, Director
Division of Weights and Measures and Retail Inspection
Department of Agriculture
116 State Street
Montpelier, Vermont 05602
(802) 828–2436

Virginia
James F. Lyles, Supervisor
Weights and Measures Section
Department of Agriculture and Consumer Services
P.O. Box 1163, Room 403
Richmond, Virginia 23209
(804) 786–2476

Washington
Steuart Delaney, Acting Chief
Section of Weights and Measures
Department of Agriculture
406 General Administration Building
Olympia, Washington 98504
(206) 753–5059

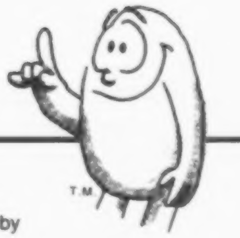
West Virginia
James T. Rardin, Acting Director
Division of Weights and Measures
Department of Labor
1900 Washington Street, East
Capitol Complex
Charleston, West Virginia 25305
(304) 348–7890

Wisconsin
Robert W. Probst, Director
Bureau of Weights and Measures
Wisconsin Department of Agriculture
Trade and Consumer Protection
801 West Badger Road
Box 8911
Madison, Wisconsin 53708
(608) 266–7241

Wyoming
William W. Hovey, Manager
Consumer/Compliance Division
Department of Agriculture
2219 Carey Avenue
Cheyenne, Wyoming 82002
(307) 777–6591

Puerto Rico
Ms. Ibone Kwilan
Assistant Secretary
Bureau of Enforcement
Department of Consumer Affairs
P.O. Box 41059, Minillas Station
Santurce, Puerto Rico 00940
(809) 726–7585

Virgin Islands
Louis Penn, Acting Director
Consumer Services Administration
Golden Rock Shopping Center
Christiansted
St. Croix, Virgin Islands 00820
(809) 773–2226



Door-to-Door Sales

1. Make sure you are dealing with a legitimate company by asking for proper identification from the salesperson.
2. Keep a copy of any sales agreement. Be sure your copy has the company's complete name, address, phone number, the name of the salesperson, and details of the sale including correct date.
3. You will have a three day "cooling off" period which means you have the right to cancel your contract anytime before midnight of the third business day after your sign the contract. Get a copy of the right-to-cancel notice with your contract. (This rule only applies to purchases over $25.00 made away from the seller's regular place of business.)

Selected Federal Agencies

The following is a list of Federal agencies that handle major areas of consumer complaints and information. In some cases, you are encouaged to contact the nearest office of the agency before the headquarters office. When that occurs, the listing will give you information on how to do so. If you are unsure about which Federal agency to contact, refer to the Index under the topic heading most closely describing your area of concern. The Index will give you the agency to contact as well as other sources of assistance listed in this book.

ACTION

Office of Communications
ACTION
806 Connecticut Avenue, N.W., Room 300
Washington, D.C. 20525
(202) 634–9282

Administrative Conference of the United States

Public Information Officer
Administrative Conference of the United States
2120 L Street, N.W., Room 500
Washington, D.C. 20037
(202) 254–7065

AMTRAK

Office of Customer Relations
AMTRAK
400 N. Capitol Street, N.W.
Washington, D.C. 20001
(written complaints and inquires only)

Commission on Civil Rights

Assistant Staff Director
Commission on Civil Rights
1121 Vermont Avenue, N.W.
Room 500
Washington, D.C. 20425
(202) 376–8307

Commodity Futures Trading Commission

Office of Governmental Affairs
Commodity Futures Trading Commission
2033 K Street, N.W.
Washington, D.C. 20581
(202) 254–6372

Consumer Information Center

Pueblo, Colorado 81009

Consumer Product Safety Commission

Look in your telephone directory under "U.S. Government, Consumer Product Safety Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, contact or call:

Office of the Secretary
Consumer Product Safety Commission
Washington, D.C. 20207
(301) 492–6800
800–638–2772 (toll free)

Department of Agriculture

Agricultural Marketing Service
Department of Agriculture
Washington, D.C. 20250
(202) 447–8998

Cooperative Extension Service
Consult county or city government listing in your local telephone directory for the number of the County Cooperative Extension Service office.

Farmers Home Administration
Department of Agriculture
Washington, D.C. 20250
(202) 447–4323

Federal Crop Insurance Corporation
Department of Agriculture
South Building
Washington, D.C. 20250
(202) 447–3287

Food and Nutrition Service
Department of Agriculture
Room 512
3101 Park Office Center Drive
Alexandria, Virginia 22302
(703) 756–3276

Meat and Poultry Hotline
Food Safety and Inspection Service
Room 1163, South Building
Department of Agriculture
Washington, D.C. 20250
(202) 447–3333 (accessible by TDD)
800–535–4555 (toll free—accessible by TDD)

Human Nutrition Information Service
Department of Agriculture
Federal Building
Rooms 360 and 364
6505 Belcrest Road
Hyattsville, Maryland 20782
(301) 436–8617
(301) 436–7725

Office of the Consumer Advisor
Department of Agriculture
Administration Building
Washington, D.C. 20250
(202) 382–9681

Animal Care Staff
Veterinary Services, APHIS
Department of Agriculture
Federal Building, Room 764
6505 Belcrest Road
Hyattsville, Maryland 20782
(301) 436–7799

Department of Commerce

Commissioner of Patents and Trademarks
Department of Commerce
Washington, D.C. 20231
(703) 557–3341

Office of Weights and Measures
National Bureau of Standards
Department of Commerce
Washington, D.C. 20234
(301) 921–2401

Office of Industry Services
National Marine Fisheries Service
Department of Commerce
Washington, D.C. 20235
(202) 634–7451

Office of Utilization Research
(for inspected fish products)
National Marine Fisheries Service
Department of Commerce
Washington, D.C. 20235
(202) 634–7458

Office of Consumer Affairs
Room 5725
Department of Commerce
Washington, D.C. 20230
(202) 377–5001

Office of Metric Programs
Room 4082
Department of Commerce
Washington, D.C. 20230
(202) 377–0944

Department of Education

Clearing House on the Handicapped
Department of Education
330 C Street, S.W.
Mail Stop 2319
Washington, D.C. 20202
(202) 732–1241

Consumer Affairs Staff
Department of Education
Room 505
Reporters Building
300 7th Street, S.W.
Washington, D.C. 20202
(202) 447–9043

Federal Student Financial Aid Program
Department of Education
Department CY 86
Pueblo, Colorado 81009
(301) 984–4070

Office of Public Affairs
Department of Education
400 Maryland Avenue, S.W.
Washington, D.C. 20202
(202) 245–8233

Department of Energy

Conservation and Renewable Energy Inquiry and Referral Service
(phone only)
800–462–4983 (toll free—Pennsylvania)
800–523–2929 (toll free—continental U.S.)
800–233–3071 (toll free—Alaska and Hawaii)

Division of Consumer Affairs
Department of Energy
Washington, D.C. 20585
(202) 252–5373

Consumer Inquiries, Weatherization Assistance
Office of Conservation and Renewable Energy
Department of Energy
Washington, D.C. 20585
(202) 252–2207

Technical Information Center
Office of Scientific and Technical Information
Department of Energy
P.O. Box 62
Oak Ridge, Tennessee 37830
(written complaints and inquiries only)

Department of Health and Human Services

AIDS Hotline
800–342–AIDS (toll free)

Public Inquiries
Administration on Aging
Department of Health and Human Services
Washington, D.C. 20201
(202) 245–2158

Cancer Hotline
(202) 636–5700 (District of Columbia)
(808) 524–1234 (Hawaii)
(212) 794–7982 (New York City)
800–638–6070 (toll free—Alaska)
800–4–CANCER (toll free elsewhere)

Centers for Disease Control
Atlanta, Georgia 30333

Food and Drug Administration
Look in your telephone directory under "U.S. Government, Health and Human Services Department, Food and Drug Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If FIC is unable to help you, write or call:

Consumer Affairs and Small Business Staff (HFO-22)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane, Room 13-55
Rockville, Maryland 20857
(301) 443–4166

Handicapped Infants Hotline
(202) 863–0100
800–368–1019 (toll free)

Health Care Financing Administration
Department of Health and Human Services
6325 Security Boulevard
Baltimore, Maryland 21207
(301) 594–9086
(301) 594–9016 TTY for the deaf

Division of Long–Term Care
Health Care Financing Administration
Department of Health and Human Services
1849 Gwyn Oak Avenue
Dogwood East Building
Baltimore, Maryland 21207
(301) 594–3642

Health Maintenance Organizations
Division of Private Sector Initiatives
Room 17A55, Parklawn Building
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443–2778

Healthy Mothers, Healthy Babies Coalition
U.S. Public Health Service
Room 722-H, Hubert Humphrey Building
200 Independence Avenue, S.W.
Washington, D.C. 20201
(202) 245–3102

Inspector General's Hotline
(202) 472–4222
800–368–5779 (toll free)

National Center on Child Abuse and Neglect
P.O. Box 1182
Washington, D.C. 20013
(202) 245–2640

National Health Information Clearinghouse
Suite 600
1555 Wilson Boulevard
Rosslyn, Virginia 22209
(703) 522–2590 (District of Columbia)
800–336–4979 (toll free)

Office of Program Operations
Office for Civil Rights
Department of Health and Human Services
Washington, D.C. 20201
(202) 245–6118

Office of Child Support Enforcement
Department of Health and Human Services
6110 Executive Boulevard
Rockville, Maryland 20852
(301) 443–4442

President's Council on Physical Fitness and Sports
Room 3030, Donohoe Building
400 6th Street, S.W.
Washington, D.C. 20201
(202) 272–3430

Runaway Hotline
800–621–4000 (toll free)

Second Surgical Opinion Program
Department of Health and Human Services
Hubert Humphrey Building, Room 313H
Washington, D.C. 20201
800–492–6603 (toll free–Maryland)
800–638–6833 (toll free elsewhere)

Social Security Administration
Look in your telephone directory under "U.S. Government, Health and Human Services Department, Social Security Administration."

Department of Housing and Urban Development

Interstate Land Sales Registration Division
Department of Housing and Urban Development
451 7th Street, S.W., Room 6278
Washington, D.C. 20410
(202) 755–0502

Manufactured Housing and Construction Standards Division
Department of Housing and Urban Development
451 7th Street, S.W., Room 9156
Washington, D.C. 20410
(202) 755–6920

Office of Fair Housing and Equal Opportunity

Department of Housing and Urban Development
451 7th Street, S.W., Room 5100
Washington, D.C. 20410
(202) 755-7252
800-424-8590 (toll free)

Office of Single Family Housing

Department of Housing and Urban Development
451 7th Street, S.W., Room 9266
Washington, D.C. 20410
(202) 755-3046

Office of Urban Rehabilitation

Department of Housing and Urban Development
451 7th Street, S.W., Room 7168
Washington, D.C. 20410
(202) 755-5685

Title I Insurance Division

Department of Housing and Urban Development
451 7th Street, S.W., Room 9160
Washington, D.C. 20410
(202) 755-6680

Department of the Interior

Bureau of Indian Affairs

Department of the Interior
Washington, D.C. 20240
(202) 343-7445

National Park Service

Department of the Interior
Washington, D.C. 20240
(202) 343-4917

United States Fish and Wildlife Service

Deparment of the Interior
P.O. Box 28006
Washington, D.C. 20005
(202) 653-2220

Office of the Secretary and other Bureaus

Department of the Interior
Consumer Affairs (PBA), Room 4340
Washington, D.C. 20240
(202) 343-5521

Department of Justice

Office of Consumer Litigation

Civil Division
Department of Justice
Washington, D.C. 20530
(202) 724-6786

Civil Rights Division

Look in your telephone directory under "U.S. Government, Department of Justice, Civil Rights Division." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Civil Rights Division
Department of Justice
Main Justice Building
Washington, D.C. 20530
(202) 633-3847

Drug Enforcement Administration

Look in your telephone directory under "U.S. Government, Department of Justice, Drug Enforcement Division." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Drug Enforcement Administration
Department of Justice
1405 Eye Street, N.W.
Washington, D.C. 20537
(202) 633-1000

Federal Bureau of Investigation

Look inside the front cover of your telephone directory for the number of the nearest FBI office. If it does not appear, look under "U.S. Government, Department of Justice, Federal Bureau of Investigation." You also may write or call:

Federal Bureau of Investigation
Department of Justice
10th and Pennsylvania Ave., N.W.
Washington, D.C. 20535
(202) 324-3000

Immigration and Naturalization Service

Look in your telephone directory under "U.S. Government, Department of Justice, Immigration and Naturalization Service." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Immigration and Naturalization Service
Department of Justice
25 E Street, N.W.
Washington, D.C. 20538
(202) 724-7796

Department of Labor

General Inquiries

Coordinator of Consumer Affairs

Department of Labor
Room S-1032
Washington, D.C. 20210
(202) 523-6060

Employment and Training Administration

Look in your telephone directory under "U.S. Government, Department of Labor, Employment Standards Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Director, Office of Public Affairs
Employment and Training Administration
Department of Labor
200 Constitution Avenue
Room S-2322
Washington, D.C. 20210
(202) 523-6871

Employment Standards Administration

Look in your telephone directory under "U.S. Government, Department of Labor, Employment Standards Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Information and Consumer Affairs Unit
Employment Standards Administration
Department of Labor
Washington, D.C. 20210
(202) 523-8743

Office of Information and Public Affairs

Mine Safety and Health Administration

Department of Labor
Ballston Towers #3
Arlington, Virginia 22203
(703) 235-1452

Occupational Safety and Health Administration

Look in your telephone directory under "U.S. Government, Department of Labor, Occupational Safety and Health Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Information and Consumer Affairs
Occupational Safety and Health Administration
Department of Labor
Washington, D.C. 20210
(202) 523-8151

Veterans' Employment and Training

Office of the Assistant Secretary for Veterans' Employment and Training

Department of Labor
Room S-1315
Washington, D.C. 20210
(202) 523-9116

Office of Program Services

Office of Pension and Welfare Benefit Programs

Department of Labor
Room N-5666
Washington, D.C. 20210
(202) 523-8921

Bureau of Labor-Management Relations and Cooperative Programs

Department of Labor
Room N-5416
Washington, D.C. 20210
(202) 523-5677

Office of Labor-Management Standards

Department of Labor
Room S-1032
Washington, D.C. 20210
(202) 523-7343

Department of State

Overseas Citizens Services
Department of State
Room 4811
Washington, D.C. 20520
(202) 632–3444 (for non–emergencies)
(202) 632–5225 (for emergencies)

Passport Services
Department of State
Washington, D.C. 20520
(202) 532–4328

Visa Services
Department of State
Washington, D.C. 20520
(202) 632–1972

Department of Transportation

Auto Safety Hotline
Department of Transportation
Washington, D.C. 20590
(202) 426–0123
800–424–9393 (toll free)

Community and Consumer Liaison Division (APA-400)
Federal Aviation Administration
Department of Transportation
Washington, D.C. 20591
(202) 426–1960

National Ride Sharing Information Center
Federal Highway Administration
Department of Transportation
Washington, D.C. 20590
(202) 426–0210

Office of Public Affairs and Consumer Participation (NOA-42)
National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426–0670

National Response Center
(oil and chemical spills)
Department of Transportation
Washington, D.C. 20590
(202) 426–2675
800–424–8802 (toll-free)

Office of Community and Consumer Affairs
Department of Transportation
Washington, D.C. 20590
(202) 755–2220

United States Coast Guard
Look in your telephone directory under "U.S. Government, Coast Guard." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Boating, Public and Consumer Affairs (G-B)
United States Coast Guard
Department of Transportation
Washington, D.C. 20593
(202) 472–2384

Office of Pubic Affairs (UPA–1)
Urban Mass Transportation Administration
Department of Transportation
Washington, D.C. 20590
(202) 426–4043

Department of the Treasury

Bureau of Alcohol, Tobacco and Firearms
Look in your telephone directory under "U.S. Government, Department of the Treasury, Bureau of Alcohol, Tobacco and Firearms." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Bureau of Alcohol, Tobacco and Firearms
Department of the Treasury
Room 6211
1200 Pennsylvania Avenue, N.W.
Washington, D.C. 20226
(202) 535–6245

Bureau of the Mint
Consumer Affairs
Bureau of the Mint
Department of the Treasury
633 Third Street, N.W.
7th Floor
Washington, D.C. 20220
(202) 376–0461

Comptroller of the Currency
Look in your telephone directory under "U.S. Government, Department of the Treasury, Comptroller of the Currency." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Director, Consumer Examinations
Comptroller of the Currency
Department of the Treasury
490 L'Enfant Plaza, S.W.
Washington, D.C. 20219
(202) 287–4265

Internal Revenue Service
Look in your telephone directory under "U.S. Government, Department of the Treasury, Internal Revenue Service." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75).

United States Customs Service
Look in your telephone directory under "U.S. Government, Department of the Treasury, U.S. Customs Service." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Inspection and Control
United States Customs Service
Department of the Treasury
1301 Constitution Avenue, N.W.
Washington, D.C. 20229
(202) 566–8157

Environmental Protection Agency

National Pesticide Telecommunications Network (Phone only)
800–858–7378 (toll free)

Office of Emergency and Remedial Response Superfund
Environmental Protection Agency
Washington, D.C. 20460
(202) 382–2180

Office of Mobil Sources
Environmental Protection Agency
Washington, D.C. 20460
(202) 382–7645

Office of Private and Public Sector Liaison
A100–EA
Environmental Protection Agency
Washington, D.C. 20460
(202) 382–4454

Office of Public Affairs
Enviornmental Protection Agency
Washington, D.C. 20460
(202) 382–4355

Public Information Center
Environmental Protection Agency
820 Quincy Street, N.W.
Washington, D.C. 20011
(202) 829–3535

Toxic Substances Control Act (TSCA) Assistance Office (phone only)
(202) 554–1404
800–424–9065 (toll free)

Equal Employment Opportunity Commission

Look in your telephone directory under "U.S. Government Equal Employment Opportunity Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Program Operations
Equal Employment Opportunity Commission
2401 E Street, N.W.
Washington, D.C. 20507
(202) 634–6381

Federal Communications Commission

Consumer Assistance and Small Business Office
Federal Communications Commission
1919 M Street, N.W., Room 254
Washington, D.C. 20554
(202) 632–7000

For complaints about radio, TV, telephone or other communications—related interference:
Look in your telephone directory under "U.S. Government, Federal Communications Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call the office listed above.

Federal Deposit Insurance Corporation

Look in your telephone directory under "U.S. Government, Federal Deposit Insurance Corporation." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Consumer Programs
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429
(202) 389–4473
800–424–5488 (toll free)

Federal Emergency Management Agency

Emergency Preparednes, Self-Protection

Look in your telephone directory under "U.S. Government, Federal Emergency Management Agency." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Public Affairs
Federal Emergency Management Agency
Washington, D.C. 20472
(202) 646–4600

Federal Insurance Administration

Federal Emergency Management Agency
Washington, D.C. 20472
(202) 646–4080
800–638–6620 (toll free)

Office of Disaster Assistance Programs

Look in your telephone directory under "U.S. Government, Federal Emergency Management Agency." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Disaster Assistance Programs
Federal Emergency Management Agency
Washington, D.C. 20472
(202) 646–3642

U.S. Fire Administration

Federal Emergency Management Agency
National Emergency Training Center
16825 S. Seton Avenue
Emmitsburg, Maryland 21727
(301) 652–6080 or 6180

Federal Energy Regulatory Commission

Division of Intergovernmental Affairs

Federal Energy Regulatory Commission
825 North Capitol Street, N.E., Room 9200
Washington, D.C. 20426
(202) 357–8392

Federal Home Loan Bank Board

Look in your telephone directory under "U.S. Government, Federal Home Loan Bank Board, Office of Community Investment." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Community Investment
Federal Home Loan Bank Board
1700 G Street, N.W., Fifth Floor
Washington, D.C. 20552
(202) 377–6237

Federal Maritime Commission

Office of Informal Inquiries and Complaints

Federal Maritime Commission
1100 L Street, N.W.
Washington, D.C. 20573
(202) 523–5807

Federal Reserve System, Board of Governors of the

Look in your telephone directory under "U.S. Government, Federal Reserve System, Board of Governors" or "Federal Reserve Bank." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Division of Consumer
and Community Affairs
Federal Reserve Board
Washington, D.C. 20551
(202) 452–3946

Federal Trade Commission

Look in your telephone directory under "U.S. Government, Federal Trade Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

For Complaints:
Correspondence Branch
Federal Trade Commission
6th and Pennsylvania Avenue, N.W.
Room 692
Washington, D.C. 20580

For Publications:
Public Reference Branch
Federal Trade Commission
6th and Pennsylvania Avenue, N.W.
Room 130
Washington, D.C. 20580
(202) 523–3598

General Services Administration

Look in your telephone directory under "U.S. Government, General Services Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75).

Government Printing Office

Government Publications

Superintendent of Documents
Publications Service Section
Government Printing Office
Washington, D.C. 20401
(202) 275–3050

Subscriptions

Superintendent of Documents
Subscription Research Section
Government Printing Office
Washington, D.C. 20402
(202) 275–3054

International Trade Commission

International Trade Commission
701 E Street, N.W., Room 160
Washington, D.C. 20436
(202) 523–0161

Interstate Commerce Commission

Office of Compliance and Consumer Assistance

Interstate Commerce Commission
Washington, D.C. 20423
(202) 275–7148

National Consumer Cooperative Bank

Communications Officer

National Consumer Cooperative Bank
1630 Connecticut Avenue, N.W.
Washington, D.C. 20009
(202) 745–4757

National Credit Union Administration

Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

National Credit Union Administration
1776 G Street, N.W.
Washington, D.C. 20456
(202) 357–1000

National Labor Relations Board

Office of the Executive Secretary
National Labor Relations Board
Room 701
1717 Pennsylvania Avenue, N.W.
Washington, D.C. 20570
(202) 254-9430

Nuclear Regulatory Commission

Office of Public Affairs
Nuclear Regulatory Commission
Washington, D.C. 20555
(301) 492-7715

Office of the Federal Register

National Archives and Records Administration
Office of the Federal Register
Washington, D.C. 20408
(202) 523-5240

Pension Benefit Guaranty Corporation

2020 K Street, N.W.
Washington, D.C. 20006
(202) 254-4817

Postal Rate Commission

Office of the Consumer Advocate
Postal Rate Commission
Washington, D.C. 20268
(202) 789-6830

President's Committee on Employment of the Handicapped

Public Relations Office
President's Committee on Employment of the Handicapped
1111 20th Street, N.W.
Washington, D.C. 20036
(202) 653-5044

U.S. Railroad Retirement Board

844 Rush Street
Chicago, Illinois 60611
(312) 751-4500

Securities and Exchange Commission

Office of Consumer Affairs and Information Services
Securities and Exchange Commission
450 5th Street, N.W.
Washington, D.C. 20549
(202) 272-7440

Small Business Administration

Office of Consumer Affairs
Small Business Administration
1441 L Street, N.W., Room 503-D
Washington, D.C. 20416
(202) 653-6170

Tennessee Valley Authority

Citizen Action Office
Tennessee Valley Authority
400 West Summit Hill Drive
Knoxville, Tennessee 37902
(615) 632-4402
800-362-9250 (toll free—Tennessee)
800-251-9242 (toll free—Alabama, Arkansas, Georgia, Kentucky, Mississippi, North Carolina, Virginia)

United States Postal Service

Chief Postal Inspector
United States Postal Service
Washington, D.C. 20260-2100
(202) 268-4267

For the consumer's convenience, all Postal Offices and mail carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions. If the problem cannot be resolved using the Consumer Service Card or through direct contact with the local Post Office, then contact:

Consumer Advocate
United States Postal Service
Washington, D.C. 20260-6320
(202) 268-2284

Veterans Administration

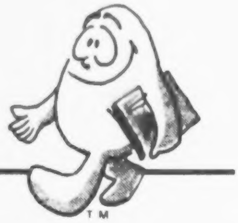
For information about VA medical care or benefits, contact your nearest VA facility. Look in your telephone directory under "U.S. Government, Veterans Administration (VA)" for the VA Regional Office or VA Medical Center serving your area. If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, contact:

Consumer Affairs Service
Veterans Administration
810 Vermont Avenue, N.W.
Washington, D.C. 20420
(202) 389-2843

Department of Medicine and Surgery
Communications and Inquiries Staff (101B)
Veterans Administration
810 Vermont Avenue, N.W.
Washington, D.C. 20420
(202) 389-3314

Department of Memorial Affairs
Office of Chief Memorial Affairs Director (40A2)
Veterans Administration
810 Vermont Avenue, N.W.
Washington, D.C. 20420
(202) 389-2396

Department of Veterans Benefits
Veterans Assistance Service (27)
Veterans Administration
810 Vermont Avenue, N.W.
Washington, D.C. 20420
(202) 389-2567



Health Fraud

1. If claims sound too good to be true, they probably are. Be especially cautious about ads offering "miracle cures" that are available only from one source.
2. Check with your doctor, pharmacist, or other health professionals before buying unfamiliar or unusual health care products or programs. For instance, so far, medical science has found no cure for arthritis.
3. If you are attempting to lose weight without exercising, you must reduce your caloric intake. If you want to "tone up," you must exercise. Be wary of products, devices, or programs that promise unrealistic or easy results.
4. Be aware that fraudulent health-care products can rob you of more than your money. They can steal your health and even your life by detouring you from appropriate health care treatment.

Military Commissary and Exchange Contacts

Military commissary and exchange facilities patrons who need assistance in resolving a problem should first contact the store manager. If the problem is not resolved, the next contact should be the regional headquarters. The third level of assistance is the U.S. Headquarters office. Complaints should be referred to this office only if they cannot be settled at the local or regional level. Listed below are addresses for regional and U.S. Headquarters offices of all the military commissary and exchange services.

Army Commissary Service

Regional Headquarters:
Commander, USATSA
Western Commissary Region
Attn: DALO-TAW-Z
Fort Lewis, Washington 98433
(206) 967-3364

Director, USATSA
Midwest Commissary Region
Attn: DALO-TAM-Z
Fort Sam Houston, Texas 78234
(512) 221-5684

Director, USATSA
Northeast Commissary Region
Attn: DALO-TAN-Z
Fort Meade, Maryland 20755
(301) 677-4932

Director, USATSA
Southeast Commissary Region
Attn: DALO-TAL-Z
Fort Lee, Virginia 23801
(804) 734-4666

U.S. Headquarters:
U.S. Army Troop Support Agency
Directorate of Commissary Operations
Fort Lee, Virginia 23801
(804) 734-3600

Air Force Commissary Service

Regional Headquarters:
HQ AFCOMS California Region
Det 16 AFCOMS/FC
Norton AFB California 92409-6290
(714) 382-4671

HQ AFCOMS Delta-Gulf Region
Det 8 AFCOMS/FC
Maxwell AFB Alabama 36112-6290
(205) 293-5466

HQ AFCOMS North Central Region
Det 20 AFCOMS/FC
Offutt AFB Nebraska 68113-6290
(402) 294-4815

HQ AFCOMS Northeast Region
Det 12 AFCOMS/FC
Langley AFB Virginia 23555-6290
(804) 766-1371

HQ AFCOMS Northwest Region
Det 14 AFCOMS/FC
McChord AFB Washington 98438-6290
(206) 984-3941

HQ AFCOMS South Central Region
Det 5 AFCOMS/FC
Lackland AFB Texas 78236-5000
(512) 671-2981

HQ AFCOMS Southeast Region
Det 11 AFCOMS/FC
Charleston AFB South Carolina
29404-6290
(803) 554-3184

HQ AFCOMS Southwest Region
Det 17 AFCOMS/FC
Luke AFB Arizona 85309-6290
(602) 848-8900

U.S. Headquarters:
HQ AFCOMS Directorate of Operations
HQ AFCOMS/DO
Kelly AFB, Texas 78241-6290
(512) 925-7344

Navy Commissary Service

Regional Headquarters:
Commissary Division Director
Navy Commissary Store
Corpus Christi Region
Corpus Christi, Texas 78419
(512) 939-3177

Commissary Division Director
NAVRESSO Field Support Office
Davisville Region
Davisville, Rhode Island 02852
(401) 294-9541

Commissary Division Director
Navy Commissary Store
Great Lakes Region
Great Lakes, Illinois 60088
(312) 689-8201

Commissary Division Director
NAVRESSO Field Support Office
Jacksonville Region
Jacksonville, Florida 32212
(904) 772-2562

Commissary Division Director
NAVRESSO Field Support Office
Norfolk Region
Naval Supply Center
Building Z-101
Norfolk, Virginia 23512
(804) 444-3356

Commissary Division Director
NAVRESSO Field Support Office
Oakland Region
Naval Suppy Center
Building 310-5E
Oakland, California 94625
(415) 452-2283

Commissary Division Director
Navy Resale and Services Support Office
Patuxent River Region
Field Support Office Detachment
Patuxent River, Maryland 20670
(301) 863-3552

Commissary Division Director
NAVRESSO Field Support Office
Pensacola Region
Pensacola, Florida 32508
(904) 452-4243

Commissary Division Director
NAVRESSO Field Support Office
San Diego Region
P.O. Box 150
San Diego, California 92136
(619) 696-6091

Commissary Division Director
NAVRESSO Field Support Office
Seattle Region
2801 "C" Street S.W.
Auburn, Washington 98001
(206) 523-1846

U.S. Headquarters:
Navy Resale and Services Support Office
Fort Wadsworth
Staten Island, New York 10305
(202) 390-3700

Marine Corps Commissary Service

If efforts to resolve your problem at the local level fail, write directly to U.S. Headquarters:

Headquarters, U.S. Marine Corps
Directorate, Facilities and Services, Commissary Operations
Washington, D.C. 20380
(202) 694-8616

Army and Air Force Exchange Service

Regional Headquarters:

Alamo Exchange Region
5315 Summit Parkway
San Antonio, Texas 78228
(512) 647-2801

Capitol Exchange Region
Building 6, Cameron Station
Alexandria, Virginia 22304-6200
(202) 274–7549

Golden Gate Exchange Region
P.O. Box 3533
San Francisco, California 94119-3553
(415) 556–3400

Ohio Valley Exchange Region
Indiana Army Ammunition Plant
Building 2501
Charlestown, Indiana 47111
(812) 283–1801

Southeast Exchange Region
1280 Kershaw Street
Montgomery, Alabama 36196-2901
(205) 264–7301

U.S. Headquarters:

Headquarters, Army and Air Force Exchange Service
HQ AAFES
Attn: Customers Relations (PA-R)
P.O. Box 660202
Dallas, Texas 75266-0202

Navy Exchange Service

Regional Headquarters:

Exchange Division Director
Navy Resale and Services Support Office
Field Support Office
Davisville, Rhode Island 02852
(401) 294–9541

Exchange Division Director
Navy Resale and Services Support Office
Field Support Office
Box 2050, Bldg. 107
Mechanicsburg, Pennsylvania 17055
(717) 790–7017

Exchange Division Director
Navy Resale System
Field Support Office
Naval Supply Center
Bldg. Z-101
Norfolk, Virginia 23512
(804) 440–2300

Exchange Division Director
Navy Resale and Services Support Office
Field Support Office
Box 13, Naval Air Station
Jacksonville, Florida 32212
(904) 777–7075

Exchange Division Director
Navy Resale and Services Support Office
Field Support Office
Naval Station
P.O. Box 150
San Diego, California 92136
(619) 237–5600

Exchange Division Director
Navy Resale and Services Support Office
Field Support Office
Building 310-5E
Naval Supply Center
Oakland, California 94625
(415) 466–7000

Exchange Division Director
Navy Resale and Services Support Office
Field Support Office
2801 "C" Street S.W.
Auburn, Washington 98001
(206) 931–7665

U.S. Headquarters:

Navy Resale and Services Support Office
Fort Wadsworth
Staten Island, New York 10305
(212) 390-3700

Marine Corps Exchange Service

Regional Headquarters:

Marine Corps Exchange
Headquarters Battalion, HQMC
Henderson Hall
Arlington, Virginia 22214
(703) 979–8420

Marine Corps Exchange
Camp Elmore
U.S. Marine Corps
Norfolk, Virginia 23511
(804) 423–1187

Marine Corps Exchange
Marine Corps Development and Education Command
Quantico, Virginia 22134
(703) 640–6151

Marine Corps Exchange
Marine Corps Air Station
Cherry Point, North Carolina 28533
(919) 447–7041

Marine Corps Exchange
Marine Corps Base
Camp Lejeune, North Carolina 28547
(919) 451–2481

Marine Corps Exchange
Marine Corps Logistics Support Base, Atlantic
Albany, Georgia 21704
(912) 435–1471

Marine Corps Exchange
Marine Corps Recruit Depot
Parris Island, South Carolina 29905
(803) 525–3301

Marine Corps Exchange
Marine Corps Air Station
El Toro
Santa Ana, California 92709
(714) 559–2226

Marine Corps Exchange
Marine Corps Air Station
Yuma, Arizona 85364
(602) 726–2294

Marine Corps Exchange
Marine Corps Base
Twentynine Palms, California 92278
(714) 368–6384

Marine Corps Exchange
Marine Corps Base
Camp Pendleton, California 92055
(714) 725–6233

Marine Corps Exchange
Marine Corps Recruit Depot
San Diego, California 92140
(714) 297–2500

U.S. Headquarters:

Marine Corps Exchange Service
P.O. Box 1834
Quantico, Virginia 22134
(703) 640–6156

Federal Information Centers

If you have questions about any service or agency in the Federal Government you may want to call the Federal Information Center (FIC) nearest you for a free call or minimum long-distance charge. FICs are prepared to help consumers find needed information or locate the right agency for help with problems.

Alabama
Birmingham (205) 322–8591
Mobile (205) 438–1421

Alaska
Anchorage (907) 271–3650

Arizona
Phoenix (602) 261–3313

Arkansas
Little Rock (501) 378–6177

California
Los Angeles (213) 894–3800
Sacramento (916) 551–2380
San Diego (619) 293–6030
San Francisco (415) 556–6600
Santa Ana (714) 836–2386

Colorado
Colorado Springs (303) 471–9491
Denver (303) 236–7181
Pueblo (303) 544–9523

Connecticut
Hartford (203) 527–2617
New Haven (203) 624–4720

Florida
Ft. Lauderdale (305) 522–8531
Jacksonville (904) 354–4756
Miami (305) 350–4155
Orlando (305) 422–1800
St. Petersburg (813) 893–3495
Tampa (813) 229–7911
West Palm Beach (305) 833–7566

Georgia
Atlanta (404) 221–6891

Hawaii
Honolulu (808) 546–8620

Illinois
Chicago (312) 353–4242

Indiana
Gary (219) 883–4110
Indianapolis (317) 269–7373

Iowa
From all points in Iowa
(800) 532–1556 (toll free)

Kansas
From all points in Kansas
(800) 432–2934 (toll free)

Kentucky
Louisville (502) 582–6261

Louisiana
New Orleans (504) 589–6696

Maryland
Baltimore (301) 962–4980

Massachusetts
Boston (617) 223–7121

Michigan
Detroit (313) 226–7016
Grand Rapids (616) 451–2628

Minnesota
Minneapolis (612) 349–5333

Missouri
St. Louis (314) 425–4106
From elsewhere in Missouri
(800) 392–7711 (toll free)

Nebraska
Omaha (402) 221–3353
From elsewhere in Nebraska
(800) 642–8383 (toll free)

New Jersey
Newark (201) 645–3600
Trenton (609) 396–4400

New Mexico
Albuquerque (505) 766–3091

New York
Albany (518) 463–4421
Buffalo (716) 846–4010
New York (212) 264–4464
Rochester (716) 546–5075
Syracuse (315) 476–8545

North Carolina
Charlotte (704) 376–3600

Ohio
Akron (216) 375–5638
Cincinnati (513) 684–2801
Cleveland (216) 522–4040
Columbus (614) 221–1014
Dayton (513) 223–7377
Toledo (419) 241–3223

Oklahoma
Oklahoma City (405) 231–4868
Tulsa (918) 584–4193

Oregon
Portland (503) 221–2222

Pennsylvania
Philadelphia (215) 597–7042
Pittsburgh (412) 644–3456

Rhode Island
Providence (401) 331–5565

Tennessee
Chattanooga (615) 265–8231
Memphis (901) 521–3285
Nashville (615) 242–5056

Texas
Austin (512) 472–5494
Dallas (214) 767–8585
Fort Worth (817) 334–3624
Houston (713) 229–2552
San Antonio (512) 224–4471

Utah
Salt Lake City (801) 524–5353

Virginia
Norfolk (804) 441–3101
Richmond (804) 643–4928
Roanoke (703) 982–8591

Washington
Seattle (206) 442–0570
Tacoma (206) 383–5230

Wisconsin
Milwaukee (414) 271–2273

Warranties

1. Compare the terms and conditions of warranties on products or services before you buy.
   Consider: – duration of the warranty
   – labor and shipping costs
   – conditions for repair, replacement, or refund
2. Keep your sales slip and warranty in a safe place.

Services for Handicapped Persons

Operator Services

Hearing and speech impaired people who use a Telecommunications Device for the Deaf (known as TDD or TTY) can get help with calls made from a TDD to a TDD by using the following service:

TDD/TTY Operator Services
800–855–1155 (toll free)

The TDD operator can help you if you have Telecommunications Devices for the Deaf to make:
- Credit card calls (if you have a telephone credit card)
- Collect calls (calls paid for by the person you are calling)
- Third number telephone calls (calls billed to a number other than the one you are calling to or from)
- Third number telephone calls (calls billed to a number other than the one you are calling to or from)
- Person-to-person calls (calls to a specific person)
- Calls from a hotel or motel
- Calls from a coin phone (only credit card, collect or bill to third number calls)

The TDD operator can also help you:
- Get the number if you have a problem with a call
- Get assistance for problems with calls
- Get telephone numbers that you cannot find in the telephone book
- Report problems with your telephone

The TDD operator cannot interpret voice to TDD or TDD to voice.

Remember, most calls made with the help of an operator are more expensive. So dial calls yourself when you can to save money.

Federal TDD Numbers

Many Federal departments and agencies have telephone numbers for your use if you have a Telecommunications Device for the Deaf (TDD).

Executive Office of the President
The White House
1600 Pennsylvania Avenue, N.W.
Washington, D.C. 20500
(202) 456–6213

United States Senate
Washington, D.C. 20510
(202) 224–4049 TDD
(202) 224–4048 Voice

U. S. Congress
Washington, D.C. 20515
(202) 225–1904 v/TDD

Architectural and Transportation Barriers Compliance Board
Room 1010, MES Building
330 C Street, S.W.
Washington, D.C. 20201
(202) 245–1801
(202) 245–1591
(202) 472–2700

Department of Agriculture
Central Employment and Selective Placement Office
14th Street and Independence Avenue, S.W.
Room 1078 South
Washington, D.C. 20250
(202) 447–2436

Equal Employment Opportunity Office
14th Street and Independence Avenue, S.W.
Auditors Building, Room 2405
Washington, D.C. 20250
(202) 447–7327

Meat and Poultry Hotline
Food Safety and Inspection Service
Room 1163, South Building
Washington, D.C. 20250
(202) 447–3333
800–535–4555 (toll free)

Department of Commerce
14th Street and Constitution Avenue, N.W.
Room 1894
Washington, D.C. 20230
(202) 377–5588

Consumer Product Safety Commission
1111 18th Street, N.W.
Washington, D.C. 20207
800–492–8104 (toll free—Maryland)
800–638–8270 (toll free elsewhere)

Department of Education

Captioning and Media Services
330 C Street SW
Washington, DC 20202
(202) 732–1177

National Institute of Handicapped Research
330 C Street, S.W.
Room 3431, MES Building
Washington, D.C. 20201
(202) 732–1198

Office for Civil Rights
Office of Program Review and Assistance
Division of External Technical Assistance
330 C Street, S.W.
Room 5613, MES Building
Washington, D.C. 20202
(202) 732–1467

Office of Public Affairs
330 C Street, S.W.
Room 5120, MES Building
Washington, D.C. 20202
(202) 245–8717

Office of Deafness and Communicative Disorders (RSA)
330 C Street, S.W.
Room 3414, MES Building
Washington, D.C. 20202
(202) 245–0591, 0574, 0584

Rehabilitation Services Administration
330 C Street, S.W.
Washington, DC 20202
(202) 732–1298 TDD

Handicapped Concerns Staff
330 C Street, S.W.
Room 3124, MES Building
Washington, D.C. 20202
(202) 472–3731

Department of Education Regional Offices

Region I—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
Office for Civil Rights
140 Federal Street
Boston, Massachusetts 02110
(617) 233–1111

Rehabilitation Services Administration
John F. Kennedy Federal Building
Room E–400
Boston, Massachusetts 02203
(617) 223–6820

Region II—New York, New Jersey, Puerto Rico, Virgin Islands
Office for Civil Rights
26 Federal Plaza
New York, New York 10278
(212) 264–9464

Rehabilitation Services Administration
26 Federal Plaza
New York, New York 10278
(212) 264-4714

Region III—Delaware, Maryland Pennsylvania, Virginia, West Virginia, District of Columbia
Technical Assistance Office
Gateway Building
3535 Market Street
Philadelphia, Pennsylvania 19101
(215) 596-6794

Rehabilitation Services Administration
Gateway Building
3535 Market Street, Room 3350
Philadelphia, Pennsylvania 19101
(215) 596-0319

Region IV—Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
Office for Civil Rights
101 Marietta Street
Atlanta, Georgia 30323
(404) 221-2010

Rehabilitation Services Administration
101 Marietta Street
Atlanta, Georgia 30323
(404) 221-2010

Region V—Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin
Rehabilitation Services Administration
160 North LaSalle
Room 1020
Chicago, Illinois 60601
(312) 793-3040

Region VI—Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Office for Civil Rights
1200 Main Tower
Dallas, Texas 75202
(214) 767-6599

Rehabilitation Services Administration
1200 Main Tower
Dallas, Texas 75202
(214) 767-2961

Region VII—Iowa, Kansas, Missouri, Nebraska
Office for Civil Rights
324 East 11th Street
24th Floor
Kansas City, Missouri 64106
(816) 374-5025

Region VIII—Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Office for Civil Rights
1961 Stout Street
Denver, Colorado 80294
(303) 844-3417

Rehabilitation Services Administration
1961 Stout Street
Denver, Colorado 80294
(303) 844-2135

Region IX—Arizona, California, Hawaii, Nevada, Guam, Trust Territory of Pacific Islands, American Samoa
Office for Civil Rights
1275 Market Street
San Francisco, California 94103
(415) 556-1933

Region X—Alaska, Idaho, Oregon, Washington
Office for Civil Rights
2901 Third Avenue
Mail Stop 106
Seattle, Washington 98121
(206) 442-4542

Rehabilitation Services Administration
2901 3rd Avenue
Mail Stop 106
Seattle, Washington 98121
(206) 442-4442

Federal Communications Commission
1919 M Street, N.W.
Washington, D.C. 20554
(202) 632-6999

Department of Health and Human Services
Handicapped Employment Program
200 Independence Avenue, S.W.
Washington, D.C. 20201
(202) 245-6568

Office of Civil Rights
200 Independence Avenue, S.W.
Washington, D.C. 20201
(202) 472-2916

National Library of Medicine, NIH
8600 Rockville Pike
Rockville, Maryland 20857
301-496-5511 TDD

Food and Drug Administration
200 C Street, S.W.
Room 1825
Washington, D.C. 20204
(202) 245-1284

Public Health Service
5600 Fishers Lane
Room 5B07
Parklawn Building
Rockville, Maryland 20857
(301) 443-4229

Food and Drug Administration
5600 Fishers Lane
Room 12B03
Parklawn Building
Rockville, Maryland 20857
(301) 443-1818

Social Security Administration
6401 Security Boulevard
Baltimore, Maryland 21235
800-325-0788 (toll free)

Social Security Administration Missouri only:
4300 Goodfellow Blvd.
St. Louis, Missouri 63120
800-325-0778 TDD
800-392-0812 TDD

Environmental Protection Agency
Civil Rights Office
401 M Street, S.W.
Washington, DC 20460
(202) 382-4565 TDD

Equal Employment Opportunity Commission
1900 E Street, N.W.
Washington, DC 20415
(202) 632-6272 v/TDD

Federal Bureau of Investigation
Technological Office
9th and Pennsylvania Avenue, N.W.
Washington, DC 20535
(202) 324-2333 TDD

Federal Communications Commission
Consumer Assistance Office
1919 M Street, N.W.
Washington, DC 20554
(202) 632-6999 TDD

Federal Trade Commission
Public Reference Branch
6th and Pennsylvania Avenue, N.W.
Washington, DC 20580
(202) 523-3638 TDD

General Services Administration
National Archives and Records Service
8th and Pennsylvania Avenue, N.W.
Washington, DC 20408
(202) 523-0774 TDD

Department of Housing and Urban Development
451 Seventh Street, S.W.
Washington, D.C. 20410
(202) 426-6030

Interstate Commerce Commission
Constitution Avenue and 12th Street, N.W.
Washington, DC 20011
(202) 275-1721 TDD

National Park Service
Special Programs Branch
Washington, DC 20013-71237
(202) 343-3679 v/TDD

National Park Service
George Washington Memorial Parkway
McLean, Virginia 22101
(703) 285-2620 v/TDD

Catoctin Mountain Park
Fairmont, Maryland 21788
(301) 663-9330 v/TDD

Frederick Douglass Home
1411 W Street, S.E.
Washington, DC 20020
(202) 426–5963 v/TDD

Department of Interior
Clara Barton House
MacArthur Boulevard
Glen Echo, Maryland 20768
(301) 492–6296 v/TDD

Old Stone House
3051 M Street, N.W.
Washington, DC 20007
(202) 426–6851 v/TDD

Department of Justice
Equal Employment Opportunity Office
10th Street and Constitution Avenue, N.W.
Washington, D.C. 20530
(202) 633–3696

Coordination and Review Section
320 1st Street, N.W.
Washington, DC 20530
(202) 724–7678 TDD

Library of Congress
1st Street and Independence Avenue, S.E.
Washington, D.C. 20540
(202) 287–6200

Merit Systems Protection Board
1120 Vermont Avenue, N.W.
Washington, DC 20419
(202) 653–8896 TDD

Office of Personnel Management
Federal Job Information Center
1900 E Street, N.W.
Washington, D.C. 20415
(202) 632–6063

Selective Placement Program Division
1900 E Street, N.W.
Room 7H17
Washington, D.C. 20415
(202) 632–9594

President's Committee on Employment of the Handicapped
1111 20th Street, N.W., Suite 600
Washington, D.C. 20036
(202) 653–5112

Securities and Exchange Commission
Personnel
450 Fifth Street, N.W.
Room 1C45
Washington, D.C. 20549
(202) 272–2552

Small Business Administration
1441 L Street, N.W.
Washington, DC 20416
(202) 653–7561 TDD

Department of Transportation
400 Seventh Street, S.W.
Washington, D.C. 20590
(202) 755–7687

National Highway Traffic Safety Administration
400 Seventh Street, S.W.
Room 6125
Washington, D.C. 20590
(202) 426–2989

Department of the Treasury
15th Street and Pennsylvania Avenue, N.W.
Washington, D.C. 20226
(202) 287–4097

Internal Revenue Service
1111 Constitution Avenue, N.W.
Washington, D.C. 20224
800–382–4059 (toll free—Indiana)
800–428–4732 (toll free elsewhere)

Telecommunications Center
15th and Pennsylvania Avenue, N.W.
Washington, DC 20020
(202) 566–2673 TDD

Bureau of the Public Debt
13th and C Street, S.W.
Washington, DC 20590
(202) 287–4087 TDD

United States Information Agency
Equal Opportunity
301 4th Street, S.W.
Washington, DC 20547
(202) 485–7157 v/TDD

Books for Blind and Physically Handicapped Persons

The Library of Congress has a free reading program for blind and physically handicapped individuals and offers brailled and recorded books and magazines to persons who cannot hold a book or see well enough to read regular print. Special playback equipment is available on a load basis from the Library of Congress and cassettes and recordings on discs can be ordered from about one hundred sixty cooperating libraries. Anyone who is medically certified as unable to hold a book or read ordinary print because of a visual handicap can borrow these materials postage-free and return them in the same manner.

For more information, send name and address to:

National Library Service for the Blind and Physically Handicapped
The Library of Congress
Washington, D.C. 20542

Recording for the Blind (RFB) is a national nonprofit service organization that provides free cassettes of educational textbooks to medically certified individuals. Eligibility extends to visually, physically, and perceptually handicapped individuals. One of RFB's special services is a collection of cassettes of a wide variety of consumer publications from the Federal Government.

For more information and an application contact:

Student Services—CI
Recording for the Blind, Inc.
20 Roszel Road
Princeton, New Jersey 08540
(609) 452–0606
800–221–4792 (toll free outside New Jersey)

State Vocational and Rehabilitation Agencies

State vocational rehabilitation agencies are responsible for coordinating and providing services for eligible handicapped individuals relating to employment. Included among the services are counseling, evaluation, training, equipment in some cases, and placement. Orientation and mobility services to the blind, as well as speech and hearing therapy are also available. Additionally, these agencies coordinate referrals for qualified disabled persons interested in employment in business and industry.

Alabama
Lamona H. Lucas
Director, Division of
Rehabilitation & Crippled
Children Service
P.O. Box 11586
Montgomery, Alabama 36111
(205) 281–8780

Alaska
Michael C. Morgan
Director, Division of
Vocational Rehabilitation
Pouch F, MS 0581
Juneau, Alaska 99811
(907) 465–2814

American Samoa
John J. Banks
Director, Vocational Rehabilitation
Department of Manpower Resources
P.O. Box 3492
American Samoa Government
Pago Pago, American Samoa 96799
011684–633–4803

Arizona
Thomas G. Tyrrell
Administrator
Rehabilitation Services Administration
Department of Economic Security
1300 W. Washington Street
Phoenix, Arizona 85007
(602) 255–3332

Arkansas
James C. Hudson
Commissioner
Division of Services for the Blind
Department of Human Services
P.O. Box 3237
Little Rock, Arkansas 72203
(501) 371–2587

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Rehabilitation Services Division
Department of Human Services
P.O. Box 3781
Little Rock, Arkansas 72203
(501) 371–2571

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Director, Department of Rehabilitation
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(916) 445–3971

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(303) 866–2652

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600 Asylum Avenue
Hartford, Connecticut 06105
(203) 566–4440

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Wethersfield, Connecticut 06109
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Delaware Elwyn Institutes, 4th Floor
321 East, 11th Street
Wilmington, Delaware 19801
(302) 571–2850

Norman Balot
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Department of Health & Social Services
305 W. 8th Street
Wilmington, Delaware 19801
(302) 571–3333

District of Columbia
Vernon E. Hawkins
Administrator
D. C. Rehabilitation
Services Administration
Commission on Social Services
Department of Human Services
605 G Street, N.W., Room 1101
Washington, D.C. 20001
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Department of Health & Rehabilitative Services
1317 Winewood Boulevard
Tallahassee, Florida 32301
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Department of Education
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Douglas Building
Tallahassee, Florida 32301
(904) 488–1330

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Thomas R. Gaines
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Department of Human Services
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Room 706
Atlanta, Georgia 30309
(404) 894–6670

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Government of Guam
Agana, Guam 96910
011671–646–9468

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Boise, Idaho 83704
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Springfield, Illinois 62706
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4th and Keosauqua
Des Moines, Iowa 50309
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Topeka, Kansas 66606
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Assistant Superintendent of Rehabilitation
Department of Education
Bureau of Rehabilitative Services
Capital Plaza Office Tower
Frankfort, Kentucky 40601
(502) 564–4440

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427 Versailles Road
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(502) 564–4754

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Office of Human Development
Department of Health & Human Resources
1755 Florida Street
Baton Rouge, Louisiana 70802
(504) 342–5284

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Department of Health & Welfare
32 Winthrop Street
Augusta, Maine 04330
(207) 289–2266

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State Department of Education
200 W. Baltimore Street
Baltimore, Maryland 21201
(301) 659–2294

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110 Tremont Street, 6th Floor
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(617) 727–5550

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Rehabilitation Commission
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Boston, Massachusetts 02116
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Lansing, Michigan 48909
(517) 373–2062

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Division of Vocational Rehab.
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St. Paul, Minnesota 55104
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(601) 354–6825

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P.O. Box 4872
Jackson, Mississippi 39216
(601) 354–6412

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State Department of Education
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(314) 751–3251

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Deputy Directorector
Bureau for the Blind
Division of Family Services
619 E. Capitol
Jefferson City, Missouri 65101
(314) 751–4249

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Lincoln, Nebraska 68509
(402) 471–2961

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Department of Public Institutions
4600 Valley Road
Lincoln, Nebraska 68510-4844
(402) 471–2891

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Administrator
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Department of Human Resources
Kinkead Building, 5th Floor
505 E. King Street
Carson City, Nevada 89710
(702) 885–4440

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Chief, Division of Vocational Rehabilitation
State Department of Education
101 Pleasant Street, State Office Park, South
Concord, New Hampshire 03301
(603) 271–3121

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Labor & Industry Building, Room 1005
John Fitch Plaza
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(201) 648–2324

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Santa Fe, New Mexico 87503
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The New York State Education Dept.
Office of Vocational Rehabilitation
99 Washington Ave., Room 1907
Albany, New York 12234
(518) 474–2714

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40 North Pearl Street
Albany, New York 12243
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Department of Human Resources
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State Capitol Building
Bismarck, North Dakota 58505
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Administrator, Rehabilitation Services Commission
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Columbus, Ohio 43229
(614) 438–1210

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Oklahoma City, Oklahoma 73125
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Portland, Oregon 97214
(503) 238–8380

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Office of Vocational Rehabilitation
Labor & Industry Building
7th and Forster Streets
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Commissioner, Bureau of Blindness & Visual Services
Department of Public Welfare
Capital Association Building, Room 300
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Harrisburg, Pennsylvania 17120
(717) 787–6176

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Department of Social Services
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(605) 773–3195

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Division of Rehabilitation Services
1808 W. End Building, Rm 900
Nashville, Tennessee 37203
(615) 741–2521

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118 E. Riverside Drive
Austin, Texas 78704
(512) 445–8100

John C. Wilson
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P.O. Box 12866, Capitol Station
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Trust Territory
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Office of the High Commissioner
Department of Education
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Saipan, Mariana Island 96950
011670–9870

Manny Villagomez
Chief, Vocational Rehabilitation
Division, Commonwealth of Northern
Mariana Island
Saipan, Mariana Island 96950
011670-6538

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Services
State Office of Education
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State Office of Education
309 E. First South
Salt Lake City, Utah 84111
(801) 533-9393

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(802) 241-2189

David Mentasti
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Wyoming

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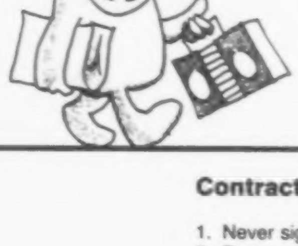
Cheyenne, Wyoming 82002
(307) 777-7385



Contracts

1. Never sign anything you do not understand.
2. Be sure that what the salesperson promises is what the contract says.
3. Don't sign a contract if a promoter or retailer is reluctant to let you have another person review it first.
4. Never sign a contract with unfilled spaces. Draw lines through blank spaces.

Index

This alphabetical index will help you find the right organization to contact about your complaint. First look for the specific topic—such as Automobile Insurance—that you're having a problem with. Under that topic heading, you'll find listed one or more contacts, followed by the *Handbook* page number where you'll find their address. The contact most likely to help you is listed first. If you get no satisfaction, then go on down the list to the next, and so on. Most common topic areas are listed here. Sometimes, an entry will tell you to **SEE** another entry for the list of contacts. **SEE ALSO** references direct you to other topics that may be related to your problem and may help you pinpoint the right contact. The index also lists all the sections in the *Handbook*, individual trade associations, and Federal Government agencies and their subdivisions.

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Banks, nationally chartered (banks with the word "national" or initials N.A. in their names, and District of Columbia banks)
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  State Banking Authorities **54**
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  State Banking Authorities **54**
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Banks, state chartered, not members of the Federal Reserve but insured by FDIC
  State Banking Authorities **54**
  Federal Deposit Insurance Corporation **71**
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  Department of Labor **69**
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  SEE Stocks/Bonds
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  National Association of Securities Dealers, Inc. **37**
    SEE ALSO Stocks/Bonds
Bus Baggage, Rates, and Service
  Interstate Commerce Commission **71**
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  Department of Transportation, Federal Highway Administration **70**
Business Opportunities
  SEE Franchises/Business Opportunities
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  Federal Communications Commission **70**
    SEE ALSO Radio/TV Broadcasting
Camera Stores, Products, and Services
  Photo Marketing Association **39**
Cancer Hotline **68**
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  SEE Air Freight, hazardous cargoes; Highway Freight, hazardous cargoes; Rail Freight, hazardous cargoes; Rail Freight, rates, services, and claims; Truck Freight; Waterways, hazardous freight; Waterways, inland—freight shipments
Carpet and Rug Institutre **38**
Carpets (new and installation)
  Carpet and Rug Institute **38**
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  SEE Automobiles
Charitable Organizations, reports on
  Council of Better Business Bureaus **32**
Chemical Spills
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  National Center on Child Abuse and Neglect **68**
Child Support
  Department of Health and Human Services, Office of Child Support Enforcement **68**
Children's Sleepwear
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  Consumer Product Safety Commission **67**
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Civil Rights (general)
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  Commission on Civil Rights **67**
  Department of Health and Human Services, Office for Civil Rights **68**
    SEE ALSO Discrimination in Housing; Discrimination in Jobs; Unfair Labor Practices; Verterans Benefits
Civil Rights, Commission on **67**
Clothing
  American Apparel Manufacturers Association **38**
  American Textile Manufacturers Institute **38**
  National Association of Hosiery Manufacturers **39**
Clothing/Fabric Labeling
  Federal Trade Commission **71**
Collection Agencies
  American Collectors Association **38**
    SEE ALSO Credit; Credit Counseling
Commerce, Department of
  Commissioner of Patents and Trademarks **67**
  National Bureau of Standards **67**
  National Marine Fisheries Service **67**
  Office of Consumer Affairs **67**
  Office of Metric Programs **68**
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Commission on Civil Rights **67**
Commodity Futures Trading
  Commodity Futures Trading Commission **67**
Commodity Futures Trading Commission **67**
Common Carrier
  SEE Telephone and Telegraph (general)
Communications (general)
  Federal Communications Commission **70**
    SEE ALSO Cable Television; Radio; Radio/TV Broadcasting; Radio, TV, and Telephone Interference; Telephone and Telegraph (general)
Competition
  SEE Antitrust
Complaints
  How to Handle Your Own Complaint **2**
  How to be a Smart Consumer **1**
  Sources of Help **4**
  Writing a Complaint Letter **2**
Computers, home
  Electronic Industries Association **38**
Condominium Conversion
  State and local Consumer Protection Offices **40**
Conservation/Environment
  State Energy Conservation Offices (Consult local phone directory)
  Environmental Protection Agency, Public Inquiries Center **70**
    SEE ALSO Alternative Fuels; Chemical Spills; Emission Control Standards; Energy (general); Energy Efficiency Labeling; Fuel Economy Standards; Fuel Economy Testing and Labeling; Fuel Saving Devics/Additives; Noise Level Standards for Aircraft; Oil Spills; Ride Sharing; Solar Energy
Consular Services (items purchased in foreign countries)
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Consumer Credit Counseling Services
  National Foundation for Consumer Credit **39**
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Consumer Information
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Consumer Information Center **67**
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    SEE ALSO Education (general)
Cosmetics
  Department of Health and Human Services, Food and Drug Administration **68**
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  SEE Small Claims Courts
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    SEE ALSO Banks; Credit Unions; Savings and Loans (If they are involved with the complaint)
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    SEE ALSO Collection Agencies; Credit

- Credit Unions, federally chartered
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- Crop Insurance
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  - Department of Agriculture, Federal Crop Insurance Corporation **67**
- Cruises
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  - **SEE ALSO** Boating Safety; Travel Agents; Vacation Package Tours
- Customs
  - Department of the Treasury, United States Customs Service **70**
- Debts
  - **SEE** Credit; Credit Counseling; Wages
- Deceptive Advertising Practices
  - **SEE** Advertising
- Dentists
  - State Dental Association or Licensing Boards (Consult local phone directory)
- Dependent Children
  - **SEE** Aid to Families With Dependent Children
- Detergents
  - **SEE** Soap
- Direct Marketing Association **38**
- Direct Selling Association **38**
- Disability Benefits
  - **SEE** Black Lung Benefits; Social Security Benefits; Veterans Benefits
- Disasters
  - Federal Emergency Management Agency, Office of Disaster Assistance Programs **71**
- Discrimination in Housing
  - Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity **69**
  - **SEE ALSO** Civil Rights
- Discrimination in Jobs
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  - Department of Labor **69**
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- Distilled Spirits Council of the United States **38**
- Doctors
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- Door-to-Door Sales
  - Direct Selling Association **38**
  - State and local Consumer Protection Offices **40**
  - Federal Trade Commission **71**
- Drugs (general)
  - Pharmaceutical Manufacturers Association **39**
  - Department of Health and Human Services, Food and Drug Administration **68**
  - **SEE ALSO** Pharmacies
- Drugs, dangerous and narcotics
  - Department of Justice, Drug Enforcement Administration **69**
- Drugs, illegal traffic on high seas
  - Department of Transportation, United States Coast Guard **70**
- Drugs, packaging and labeling
  - Department of Health and Human Services, Food and Drug Administration **68**
- Drycleaning
  - State and local Consumer Protection Offices **40**
- Education (general)
  - Local School Board or School Superintendent, State Boards of Education (Consult local phone directory)
  - Department of Education, Office of Public Participation and Special Concerns **68**
  - **SEE ALSO** Correspondence Courses; Employment and Job Training; Federal Indian School System; School Lunch Program Standards; Services for Handicapped Persons; Student Aid; Trade and Vocational Schools; Veterans Benefits
- Education, Department of
  - Clearing House on the Handicapped **68**
  - Consumer Affairs Staff **68**
  - Federal Student Financial Aid Program **68**
  - Office of Public Affairs **68**
- Electronic Fund Transfer (EFT)
  - Federal Reserve System, Board of Governors of the **71**
  - Federal Trade Commission **71**
- Electronic Industries Association **38**
- Emergency Preparedness, self-protection
  - Federal Emergency Management Agency **71**
- Emission Control Standards, automobiles
  - Environmental Protection Agency, Office of Mobile Sources **70**
- Employment Agencies
  - National Association of Personnel Consultants **39**
  - State and local Consumer Protection Offices **40**
- Employment and Job Training
  - Department of Labor, Employment and Training Administration **69**
  - **SEE ALSO** Veterans Benefits
- Energy (general)
  - Department of Energy, Division of Consumer Affairs **68**
  - Department of Energy, Technical Information Center **68**
  - Federal Energy Regulatory Commission **71**
  - Tennessee Valley Authority **72**
  - **SEE ALSO** Alternative Fuels; Conservation/Environment; Solar Energy
- Energy, Department of
  - Conservation and Renewable Energy Inquiry and Referral Service **68**
  - Consumer Inquiries, Weatherization Assistance **68**
  - Division of Consumer Affairs **68**
  - Technical Information Center **68**
- Energy Efficiency Labeling
  - Department of Energy, Conservation and Renewable Energy Inquiry and Referral Service **68**
  - Federal Trade Commission **71**
  - **SEE ALSO** Appliances (general); Appliances, safety; Conservation/Environment
- Environment
  - **SEE** Conservation/Environment
- Environmental Protection Agency
  - National Pesticide Telecommunications Network **70**
  - Office of Emergency and Remedial Response Superfund **70**
  - Office of Mobile Sources **70**
  - Office of Private and Public Sector Liaison **70**
  - Office of Public Affairs **70**
  - Public Information Center **70**
  - Toxic Substances Control Act (TSCA) Assistance Office **70**
- Equal Employment
  - **SEE** Discrimination in Jobs
- Equal Employment Opportunity Commission **70**
- Exchange Services, Military **73**
- Fabrics (general)
  - American Textile Manufacturers' Institute **38**
  - **SEE ALSO** Fabrics, clothing/fabric labeling; Fabrics, flammability; Fabrics, upholstery and drapery
- Fabrics, flammability
  - Consumer Product Safety Commission **67**
- Fabrics, upholstery and drapery
  - American Textile Manufacturers' Institute **38**
- Federal Agencies
  - **SEE** Selected Federal Agencies
- Federal Communications Commission **70**
- Federal Deposit Insurance Corporation **71**
- Federal Emergency Management Agency **71**
- Federal Energy Regulatory Commission **71**
- Federal Home Loan Bank Board **71**
- Federal Indian School System
  - Department of the Interior, Bureau of Indian Affairs **69**
- Federal Information Centers **75**
- Federal Maritime Commission **71**
- Federal Register, Office of the **72**
- Federal Regulations
  - Office of the Federal Register, National Archives and Records Administration **72**
- Federal Reserve System, Board of Governors of the **71**
- Federal Trade Commission **71**
- Fire Hazards, safety, indoor
  - Consumer Product Safety Commission (generally limited to complaints about smoldering fires involving mattresses, bedding, upholstered furniture, and fabrics) **67**
- Fire Hazards, safety, indoor and outdoor
  - Federal Emergency Management Agency, U.S. Fire Administration **71**

- Fire Insurance
  - State Insurance Regulators **59**
- Firearms
  - Department of the Treasury, Bureau of Alcohol, Tobacco and Firearms **70**
- Fish/Fish Products
  - Department of Commerce, National Marine Fisheries Service **67**
- Flammable Fabrics
  - **SEE** Fabrics, flammability
- Flood Insurance
  - Federal Emergency Management Agency **71**
- FmHA Insured Loans
  - Department of Agriculture, Farmers Home Administration **67**
- Food and Drug Administration **68**
- Food and Nutrition (general)
  - National Food Processors Association **39**
  - Department of Agriculture, Food and Nutrition Service **67**
  - Department of Agriculture, Office of the Consumer Advisor **67**
  - Department of Health and Human Services, Food and Drug Administration **68**
    - **SEE ALSO** Fish/Fish Products; Food Grading; Food Labeling, Quality, and Safety; Food Packaging and Labeling, Quality, and Safety; Food Stamps; School Lunch Program Standards
- Food Grading
  - Department of Agriculture, Agricultural Marketing Service **67**
- Food Labeling, Quality, and Safety (meat and poultry)
  - American Meat Institute **38**
  - Department of Agriculture, Food Safety and Inspection Service, Meat and Poultry Hotline **67**
    - **SEE ALSO** Food and Nutrition
- Food Packaging and Labeling, Quality, and Safety (except meat and poultry)
  - Department of Health and Human Services, Food and Drug Administration **68**
    - **SEE ALSO** Food and Nutrition
- Food, processed
  - National Food Processors Association **39**
    - **SEE ALSO** Food and Nutrition; Food Packaging and Labeling, Quality, and Safety
- Food Quality
  - **SEE** Food Packaging and Labeling, Quality, and Safety; Food Labeling, Quality, and Safety
- Food Safety
  - **SEE** Food Labeling, Quality, and Safety; Food Packaging and Labeling, Quality, and Safety
- Food Stamps
  - Local Public Welfare or Social Service Office (Consult local phone directory)
  - Department of Agriculture **67**
- Franchises/Business Opportunities
  - State and local Consumer Protection Offices **40**
  - Better Business Bureaus **32**
  - International Franchise Association **38**
  - Federal Trade Commission **71**
- Fraudulent Advertising
  - **SEE** Advertising
- Freight
  - **SEE** Air Freight; Highway Freight; Rail Freight, hazardous cargoes; Rail Freight, rates, services, and claims; Truck Freight; Waterways, inland - freight shipments; Waterways, hazardous freight
- Fuel Economy Standards for Automobiles and Light Trucks
  - Department of Transportation, National Highway Traffic Safety Administration **70**
- Fuel Economy Testing and Labeling, automobiles
  - Environmental Protection Agency, Office of Public Affairs **70**
- Fuel Saving Devices/Additives, automobiles
  - State and local Consumer Protection Offices **40**
  - Federal Trade Commission **71**
  - Environmental Protection Agency, Public Information Center **70**
  - Department of Energy, Division of Consumer Affairs **68**
- Fuels, alternative
  - **SEE** Alternative Fuels
- Funerals and Funeral Directors
  - Funeral Service Consumer Action Program (ThanaCAP) **37**
  - State and local Consumer Protection Offices **40**
  - Federal Trade Commission **71**
    - **SEE ALSO** Veterans Benefits
- Funeral Service Consumer Action Program (ThanaCAP) **37**
- Furniture
  - Furniture Industry Consumer Advisory Panel (FICAP) **37**
  - Consumer Product Safety Commission (complaints about smoldering fires involving mattresses, bedding, upholstered furniture, and fabrics) **67**
- Furniture Industry Consumer Advisory Panel (FICAP) **37**
- Futures
  - **SEE** Commodity Futures Trading
- Garnished Wages
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- Gas Heating Systems
  - **SEE** Heating System Safety, gas fired
- Gasoline Pumps
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- General Services Administration **71**
- Government Printing Office **71**
- Government Publications
  - Consumer Information Center **67**
  - Government Printing Office, Superintendent of Documents **71**
- Grading, food
  - **SEE** Food Grading
- Handicapped Infants Hotline **68**
- Handicapped Persons
  - **SEE** Services for Handicapped Persons
- How to Handle Your Own Complaint **2**
- Hazardous Cargoes
  - **SEE** Air Freight; Highway Freight; Rail Freight, hazardous cargoes; Waterways, hazardous freight
- Health (general)
  - American Health Care Association **38**
  - Department of Health and Human Services, National Health Information Clearinghouse **68**
  - Healthy Mothers, Healthy Babies Coalition **68**
    - **SEE ALSO** Drugs; Health Maintenance Organizations (HMOs); Health Spas; Hearing Aids; Hospital Services; Immunizations; Job Safety and Health; Medicaid; Medical Devices; Medical Records; Medicare; Medigap; Nursing Homes; Pharmacies; Physical Fitness; Second Surgical Opinion; Services for Handicapped Persons; Veterans Benefits
- Health and Human Services, Department of
  - AIDS Hotline **68**
  - Administration on Aging **68**
  - Cancer Hotline **68**
  - Centers for Disease Control **68**
  - Division of Long-Term Care, Health Care Financing Administration **68**
  - Food and Drug Administration **68**
  - Handicapped Infants Hotline **68**
  - Health Care Financing Administration **68**
  - Health Maintenance Organizations **68**
  - Healthy Mothers, Healthy Babies Coalition **68**
  - Inspector General's Hotline **68**
  - National Center on Child Abuse and Neglect **68**
  - National Health Information Clearinghouse **68**
  - Office for Civil Rights **68**
  - Office of Child Support Enforcement **68**
  - President's Council on Physical Fitness and Sports **68**
  - Runaway Hotline **68**
  - Second Surgical Opinion Program **68**
  - Social Security Administration **68**
  - U.S. Public Health Service **68**
- Health Insurance
  - Blue Cross-Blue Shield Associations, Inc. **38**
  - Health Insurance Association of America **38**
- Health Insurance Association of America **38**
- Health Maintenance Organizations (HMOs)
  - Department of Health and Human Services, Health Maintenance Organizations **68**
- Health Spas
  - State and local Consumer Protection Offices **40**
  - Federal Trade Commission **71**

- Hearing Aids
  - State and local Consumer Protection Offices **40**
  - Better Hearing Institute **38**
  - Federal Trade Commission **71**
  - Department of Health and Human Services, Food and Drug Administration **68**
- Hearing Impaired
  - **SEE** Services for Handicapped Persons
- Heating System Safety, gas fired
  - Consumer Product Safety Commission **67**
- Highway Design and Construction Standards
  - Department of Transportation, Federal Highway Administration **70**
- Highway Freight, hazardous cargoes
  - Department of Transportation, Federal Highway Administration **70**
- Home Furnishings
  - **SEE** Carpets; Fabrics (general); Fire Hazards; Furniture; Paint Dealers; Paints; Wall Coverings
- Home Improvement Loans
  - Department of Housing and Urban Development, Title I Insurance Division **69**
- Home Improvements
  - State and local Consumer Protection Offices **40**
    - **SEE ALSO** Advertising; Appliances; Product Quality; Remodeling; Warranties
- Home Loans
  - Federal Home Loan Bank Board **71**
    - **SEE ALSO** Banks; Credit; FmHA Loans; Veterans Benefits
- Homeowners Insurance
  - Insurance Information Institute **38**
  - Department of Housing and Urban Development, Title I Insurance Division **69**
- Homes, mobile
  - **SEE** Mobile Homes
- Hosiery
  - **SEE** Clothing
- Hospital Services
  - American Hospital Association **38**
- Hotels
  - American Hotel and Motel Association **38**
- Hotline Media Programs **4**
- Household Goods
  - **SEE** Moving and Storage
- Housing (general)
  - State and local Consumer Protection Offices **40**
  - Manufactured Housing Institute **38**
  - National Association of Home Builders **39**
  - Industry Third-Party Dispute Resolution Programs **37**
  - Department of Housing and Urban Development **68**
    - **SEE ALSO** Single-Family Housing
- Housing and Urban Development, Department of
  - Interstate Land Sales Registration Division **68**
  - Manufactured Housing and Construction Standards Division **68**
  - Office of Fair Housing and Equal Opportunity **69**
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- Housing, discrimination
  - **SEE** Discrimination in Housing
- Housing, migrant
  - **SEE** Migrant Housing
- Humane Societies
  - (Consult local phone directory)
    - **SEE ALSO** Humane Treatment and Shipment of Animals; Importation of Prohibited Animals; Quarantine of Animals
- Humane Treatment and Interstate Shipment of Animals
  - Department of Agriculture, Veterinary Services **67**
    - **SEE ALSO** Humane Societies; Importation of Prohibited Animals; Quarantine of Animals
- Illegal Drugs
  - **SEE** Drugs, dangerous and narcotics; Drugs, illegal traffic on high seas
- Immigration and Naturalization
  - Department of Justice, Immigration and Naturalization Service **69**
- Immunizations
  - Personal Physician, School Nurse, Local School System, or Local Health Department (consult local phone directory)
  - Department of Health and Human Services, Centers for Disease Control **68**
- Importation of Prohibited Animals
  - Department of the Interior, United States Fish and Wildlife Service **69**
    - **SEE ALSO** Humane Societies; Humane Treatment and Shipment of Animals; Quarantine of Animals
- Indoor Air Quality
  - Consumer Product Safety Commission **67**
    - **SEE ALSO** Air Pollution
- Industry Third-Party Dispute Resolution Programs **37**
- Information Stickers on New Cars
  - Department of Justice, Office of Consumer Litigation **69**
    - **SEE ALSO** Automobiles, new
- In-home Sales
  - **SEE** Door-to-Door Sales
- Inspector General's Hotline **68**
- Insurance (general)
  - State Insurance Regulators **59**
  - American Council of Life Insurance **38**
  - Insurance Information Institute **38**
    - **SEE ALSO** FmHA Insured Loans; Health Insurance; Auto, Crop, Fire, Flood, Homeowners Insurance; Workers Compensation; Veterans Benefits
- Insurance Information Institute **38**
- Interference, radio, TV, telephone
  - **SEE** Radio, TV, and Telephone Interference
- Interior, Department of the
  - Bureau of Indian Affairs **69**
  - National Park Service **69**
  - United States Fish and Wildlife Service **69**
  - Office of the Secretary and Other Bureaus **69**
- Internal Revenue Service **70**
- International Airline Passengers Association **38**
- International Franchise Association **38**
- International Mail
  - **SEE** Mail, International, duty assessment
- International Trade Commission **71**
- Interstate Commerce Commission **71**
- Interstate Land Sales
  - **SEE** Land Sales
- Investments
  - **SEE** Brokers, stocks/bonds; Commodity Futures Trading; Franchises/Business Opportunities; Mutual Funds; Stocks/Bonds
- Job Safety and Health
  - Department of Labor, Occupational Safety and Health Administration **69**
- Job Training
  - **SEE** Employment and Job Training
    - **SEE ALSO** Veterans Benefits
- Justice, Department of
  - Civil Division, Office of Consumer Litigation **69**
  - Civil Rights Division **69**
  - Drug Enforcement Administration **69**
  - Federal Bureau of Investigation **69**
  - Immigration and Naturalization Service **69**
- Labeling
  - **SEE** Clothing/Fabrics Labeling; Cosmetics; Drugs, packaging and labeling; Energy Efficiency Labeling; Food Labeling, Quality, and Safety; Food Packaging and Labeling, Quality, and Safety
- Labor, Department of
  - Bureau of Labor-Management Relations and Cooperative Programs **69**
  - Coordinator of Consumer Affairs **69**
  - Employment and Training Administration **69**
  - Employment Standards Administration **69**
  - Mine Safety and Health Administration **69**
  - Occupational Safety and Health Administration **69**
  - Office of the Assistant Secretary for Veterans' Employment and Training **69**
  - Office of Pension and Welfare Benefit Programs **69**
  - Office of Labor-Management Standards **69**

- Labor Practices
  - Department of Labor, Coordinator of Consumer Affairs **69**
  - Department of Labor, Employment Standards Administration **69**
  - **SEE ALSO** Civil Rights; Employment and Job Training; Job Safety and Health; Labor-Management Standards; Mine Safety and Health; Unfair Labor Practices; Wages; Workers' Compenstation
- Labor-Management Standards
  - Department of Labor, Office of Labor-Management Standards **69**
- Labor, unfair practices
  - **SEE** Unfair Labor Practices
- Land Sales, interstate commerce or through the mail
  - Department of Housing and Urban Development, Interstate Land Sales Registration Division **68**
  - Federal Trade Commission **71**
  - **SEE ALSO** Real Estate Practices, Real Estate Settlement Procedures
- Lawyers **6**
- Legal Aid and Legal Services **6**
- Legal Services Corporation **6**
- Licensing Boards, occupational and professional **5**
- Life Insurance
  - State Insurance Regulators **59**
  - American Council of Life Insurance **38**
- Loans
  - **SEE** Banks; Credit; FmHA Insured Loans; Home Improvement Loans; Home Loans; Veterans Benefits
- Long-term Care
  - **SEE** Nursing Homes; Social Services; Veterans Benefits
- Magazines
  - Publishers Clearing House **39**
- Mail Fraud and Misrepresentation
  - Local Postmaster or Postal Inspector
  - United States Postal Service, Chief Postal Inspector **72**
  - **SEE ALSO** Advertising, fraudulent and deceptive practices
- Mail Orders, merchandise ordered through the mail, unordered merchandise, late delivery
  - Local Postmaster or Postal Inspector
  - Direct Marketing Association **38**
  - State and local Consumer Protection Offices **40**
  - United States Postal Service, Chief Postal Inspector **72**
  - Federal Trade Commission **71**
- Mail, international, duty assessment
  - Department of the Treasury, United States Customs Service **70**
- Mail, rate setting
  - Postal Rate Commission **72**
- Mail, service and products (For the consumer's convenience, all Post Offices and mail carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions. If the problem cannot be resolved using the Consumer Service Card or through direct contact with the local Post Office, write the United States Postal Service Consumer Advocate)
  - Local Postmaster (Consult local phone directory)
  - U.S. Postal Service, Consumer Advocate **72**
- Mailing Lists, name addition
  - Mail Preference Service, Direct Marketing Association **38**
- Mailing Lists, name removal
  - Mail Preference Service, Direct Marketing Association **38**
- Major Appliance Consumer Action Panel (MACAP) **37**
- Manufactured Housing Institute **38**
- Marketing Abuses
  - **SEE** Unfair Merchandising Techniques
- Mass Transit Systems
  - **SEE** Transporation
- Measurement
  - **SEE** Weights and Measures
- Meat
  - American Meat Institute **38**
  - **SEE ALSO** Food Labeling, Quality, and Safety
- Meat and Poultry Hotline **67**
- Media Programs **4**
- Medicaid
  - Local Public Welfare or Social Services Offices (Consult local phone directory)
- Medical Devices
  - Department of Health and Human Services, Food and Drug Administration **68**
- Medical Records
  - State and local Consumer Protection Offices **40**
  - State dental, medical, and hospital associations (Consult local phone directory)
- Medicare
  - Local Social Security Office (Consult local phone directory)
  - Department of Health and Human Services, Health Care Financing Administration **68**
- Medigap
  - Department of Health and Human Services, Health Care Financing Administration **68**
- Migrant Housing
  - Department of Labor, Occupational Safety and Health Administration **69**
- Military Commissary and Exchange Contacts **73**
- Mine Safety and Health
  - Department of Labor, Mine Safety and Health Administration **69**
- Minimum Wage
  - **SEE** Wages
- Mobile Homes, durability and safety standards
  - Manufactured Housing Institute **38**
  - Department of Housing and Urban Development, Manufactured Housing and Construction Standards Division **68**
  - Federal Trade Commission **71**
- Money Market Funds
  - **SEE** Mutual Funds
- Money-back Guarantees
  - **SEE** Warranties/Money-back Guarantees
- Mortgage Lending
  - **SEE** Banks; Credit; Savings and Loan Institutions
- Motels
  - **SEE** Hotels
- Motor Vehicles (general)
  - Department of Transportation, Consumer Affairs Officer **70**
  - **SEE ALSO** Automobile Safety; Automobiles, new; Automobiles, used; On-road Motor Vehicle Safety; Tires
- Motor Vehicles, advertising
  - **SEE** Advertising (general)
- Motor Vehicles, emission control
  - **SEE** Emission Control Standards
- Moving and Storage
  - American Movers Conference **38**
  - Industry Third-Party Dispute Resolution Programs **37**
  - Interstate Commerce Commission **71**
- Mutual Funds
  - Securities and Exchange Commission **72**
- Narcotics
  - **SEE** Drugs, dangerous
- National Advertising Division of the Council of Better Business Bureaus **39**
- National Association of Home Builders **39**
- National Association of Hosiery Manufacturers **39**
- National Association of Personnel Consultants **39**
- National Association of Securities Dealers, Inc. **39**
- National Association of Trade and Technical Schools **39**
- National AUTOCAP Administrator **37**
- National Consumer Cooperative Bank **71**
- National Credit Union Administration **71**
- National Decorating Products Association **39**
- National Food Processors Association **39**
- National Foundation for Consumer Credit **39**
- National Futures Association **39**
- National Home Study Council **39**
- National Labor Relations Board **72**
- National Tire Dealers and Retreaders Association **39**
- *National Trade and Professional Associations of the U.S. and Canada Labor Unions* **4**
- National Turkey Federation **39**
- Natural Resources
  - Department of the Interior, Office of the Secretary and other Bureaus **69**
- Naturalization
  - **SEE** Immigration and Naturalization
- New Cars
  - **SEE** Automobiles

Noise Level Standards for Aircraft
  Local Airport Authorities (Consult local phone directory)
  Department of Transportation, Federal Aviation Administration **70**
Nuclear Power Plant Preparedness
  State Office of Emergency Preparedness or local Civil Defense Office (Consult local phone directory)
Nuclear Power Plants, licensing, regulation, and site inspection
  Nuclear Regulatory Commission **72**
Nuclear Regulatory Commission **72**
Nursing Homes
  American Health Care Association **38**
  State Commissions and Offices on Aging **56**
  Department of Health and Human Services, Health Care Financing Administration, Division of Long-Term Care **68**
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U.S. GOVERNMENT PRINTING OFFICE : 1986 O - 478-313 QL 3

Special Recognition To . . .

Members of the Consumer Affairs Council for their assistance with this publication and their role as consumer affairs representatives for Federal departments and agencies.

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The Federal Consumer Affairs Council was established by Presidential Executive Order 12160 in 1979. In 1981, President Ronald Reagan appointed Virginia H. Knauer, his Special Adviser for Consumer Affairs, Chairperson of the Council. The Council consists of the consumer affairs directors of some 41 Federal agencies—executive branch agencies as well as independent regulatory agencies. It meets quarterly for policy coordination briefings and discussions of administrative developments and concerns relating to Federal consumer activities. In addition, under President Reagan, the Council has begun to address the information needs of Federal consumer affairs specialists in critical consumer issue areas through formal training programs.

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A SUGGESTED TEACHER'S GUIDE TO THE *CONSUMER'S RESOURCE HANDBOOK*

PROLOGUE

This suggested Guide, while useful in its present form, can be better utilized with the *Consumer's Resource Handbook* (CRH), published by the United States Office of Consumer Affairs. The *Handbook*—a consumer assistance manual—contains over 2000 governmental, voluntary and business offices that regularly help individual consumers with marketplace problems; and provides available toll-free (800) and Telecommunications Device for the Deaf (TDD) numbers for further assistance. It also includes guides for purchasing decisions in 12 areas.

This Teacher's Guide contains:

- Two suggested teaching units, each with related support material. Unit I treats purchasing, Unit II deals with effective complaint handling.
- A separate *Major Sources of Help* section (pp. 4-5) which relates to both teaching units, and
- Suggested Follow-up Activities.

While the Guide is written for the secondary level, it will also be useful for elementary and adult programs.

All support material and the sources of help section are from the *Handbook* and have been incorporated verbatim into this Guide to enable its use—on selected activities—by teachers without ready access to the *Handbook*. However, teachers are encouraged to obtain the *Handbook*, as use of the Guide with *all Handbook* sections can stimulate development of teaching units across a broad range of subject areas. Our intention is that the teacher will creatively adapt, for local use, the objectives and activities suggested here. Additionally, teachers may wish to incorporate elements of measurability to facilitate evaluation procedures.

One free copy per request of the *Consumer's Resource Handbook* (1986 edition) is available from: *Handbook*, Consumer Information Center, Pueblo, CO 81009. There is a charge for two or more copies of CIC publications. Since these materials are in the public domain, there is no restriction on reproduction.

Office of the Special Adviser to the President
for Consumer Affairs and the
United States Office of Consumer Affairs
The White House
Washington, D.C.

CONSUMERS EDUCATORS GOVERNMENT BUSINESS

UNIT I: SEEKING PURCHASING INFORMATION

Objectives:

Upon completion of the unit the student will be able to:

- Identify steps to follow in making effective purchase decisions.
- Apply comparison shopping techniques to local marketplace situations.
- Identify and explain the role of a variety of organizations in the private and public sectors that assist consumers. (See Major Sources of Help, pp. 4-5 of this Guide.)
- Obtain appropriate product and service information to support purchasing decisions.

Activities:

The following activities are suggestions only. Teachers are urged to be innovative in developing others.

- Assign or have students identify a planned consumer purchase and develop a plan for obtaining and evaluating pre-purchase information.
- Have students choose an item to "shop" for, justify and make a purchase decision. Devise a grid to record and evaluate information from at least 3 sources.
- Have individual students, or groups, contact (letter, phone, visit) various organizations to inquire about procedures for responding to consumer concerns. (See Major Sources of Help, pp. 4-5 of this Guide and CRH, pp. 32-53, 67-75.)
- Role play a situation in which a consumer questions a seller about product or service information. Have class act as a jury to judge extent to which questions will enable effective decision making.

SUPPORT MATERIAL: TIPS ON USING MONEY WISELY AND AVOIDING PURCHASING PROBLEMS

Before Making a Purchase:

- Analyze what you need and what features are important to you.
- Compare brands. Utilize word-of-mouth recommendations and formal product comparison reports. Check with your local library for magazines and other publications containing consumer information.
- Compare stores. Look for a store with a good reputation and take advantage of sales.
- Check for any additional charges, such as delivery and service costs.
- Compare warranties.
- Read terms of contracts carefully.
- Check the return or exchange policy.

After Your Purchase:

- Follow proper use and care instructions for products.
- Read and understand the warranty provisions. Keep in mind that you may have additional warranty rights in your state. Check with your state or local consumer office to find out. A listing of these offices begins on page 40.
- If trouble develops, report the problem as soon as possible. Do not try to fix the product yourself as this may void the warranty.
- Keep a record of efforts to have your problems remedied. This record should include names of people you speak to, times, dates and other relevant information.
- Use the complaint procedures and Consumer Assistance Directory in this Handbook to find out how and where to get your problem resolved.

SPECIAL NOTE: In addition to Units I and II in this Guide, teachers may also wish to develop objectives and activities around the 12 guides for purchasing decisions which are contained in the *Handbook*. They begin on page 17 with **telephone solicitations** and continue with **home improvements** (p. 22), **used cars** (p. 31), **mail order** (p. 36), **credit cards** (p. 39), **time sharing** (p. 53), **health clubs**) p. 58), **car repairs** (p. 61,) **door-to-door sales** (p. 66), **health fraud** (p. 72,) **warranties** (p. 75), **and contracts** (p. 82). A suggested objective and activity for these areas is:

- Describe or apply the purchasing guidelines from one or more of the above 12 topics to a planned purchase for self or family.
- Have students write a skit based on one of these purchasing topics and perform for class, club, school assembly or adult group.

UNIT II: EFFECTIVE COMPLAINT HANDLING

Objectives:

Upon completion of the unit the student will be able to:

- Identify the basic steps for resolving consumer complaints.
- Identify and explain the elements of an effective complaint letter.
- Identify and define the role of state and local agencies and organizations that provide assistance to consumers in resolving marketplace disputes. (See Major Sources of Help, pp. 4-5 of this Guide.)
- Explain how refund and exchange policies differ and serve as a base for seller's action on resolving disputes.

Activities:

The following activities are suggestions only. Teachers are urged to be innovative in developing others.

- Have students talk with parents or friends about ways they have resolved marketplace disputes. Compare experiences to the steps below for effective complaint handling.
- Have students prepare a complaint letter for a given consumer problem (sample format, CRH, p. 3). Evaluate letters containing poor procedures. Compare in graphic displays for school bulletin boards.
- Assign students to visit or write to various agencies regarding complaint procedures (CRH, p. 40 for listing). Then identify a consumer problem and develop a plan to resolve it. Discuss in class.
- Have students prepare interview questions then visit different stores to inquire about refund and exchange policies. Report to class through role play.

SUPPORT MATERIAL: STEPS FOR HANDLING COMPLAINTS AND WRITING AN EFFECTIVE LETTER

Even in today's complex marketplace, you should expect quality products and services at fair prices. When something goes wrong, however, you need to let the company know about your problem and try to resolve it with them. Not only is this the fastest way to get your complaint resolved, but it also gives the company a chance to keep you as a satisfied customer and gain new customers by learning from mistakes. Most companies welcome this opportunity, and it may help you avoid future complaints.

We recommend the following steps in handling your own complaint:

Identify Problem

Identify the problem, what you have done to resolve it, and what you believe would be a fair settlement. Do you want your money back? Would you like the product repaired? Will an exchange do?

Gather Documentation

Gather documentation regarding your complaint. Sales receipts, repair orders, warranties, cancelled checks, or contracts will back up your complaint and help the company solve your problem.

Go Back to Where You Made The Purchase

Contact the person who sold you the item or performed the service. Calmly and accurately explain the problem and what action you would like taken. If that person is not helpful, ask for the supervisor or manager and repeat your complaint. A large percentage of consumer problems are resolved at this level. Chances are yours will be too.

Allow each person you contact a reasonable period of time to resolve your problem before contacting another source for assistance.

Don't Give Up

If you are not satisfied with the response, don't give up. If the company operates nationally or the product is a national brand, write a letter to the person responsible for consumer complaints at the company's headquarters. If the company doesn't have a consumer office, direct your letter to the president of the company.

Where to Write

If you have already contacted the person who sold you the product or service or the company is out of town, you will need to write a letter to pursue your complaint.

For a listing of many corporate consumer contacts and their addresses, see page 7.

If you are unable to find the corporate consumer contact, first check in your phone directory to see if the company has a local office. If it does, call and ask for the name and address of the consumer contact, or if they do not have someone who handles this function, the name and address of the company's president. If there is no local listing, check *Standard & Poor's Register of Corporations, Directors and Executives*. It lists over 45,000 American business firms and can be found in most libraries.

If you don't have the name of the manufacturer of the product, check your local library for the *Thomas Register*. It lists the manufacturers of thousands of products.

What to Write

- Include your name, address and home and work phone numbers.
- Type your letter if possible. If it is handwritten, make sure it is neat and easy to read.
- Make your letter brief and to the point. Include all important facts about your purchase including the date and place where you made the purchase and any information you can give about the product or service such as serial or model numbers or specific type of service.
- State exactly what you want done about the problem and how long you are willing to wait to get it resolved. Be reasonable.
- Include all documents regarding your problem. Be sure to send COPIES, not originals.
- Avoid writing an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem, but may be very helpful in resolving it.
- Keep a copy of the letter for your records.

Major Sources of Help

If you have failed in your attempt to get your complaint resolved directly with the person or company you did business with, there are other sources of help. Many are described in this section.

Industry Consumer Programs

What They Are:

Several industry associations can help you with consumer problems relating to their industry. These associations are formed by individual businesses which join together to assist with business problems and promote their industry. They usually offer consumer information and some handle complaints. Trade associations have been established in just about every field of business and consumer interest and number around 40,000 nationwide.

How to Reach Them:

Selected industry associations that handle complaints are listed on page 38. Many other trade associations have varying consumer functions. These functions are described in a directory entitled *National Trade & Professional Associations of the U.S. and Canada and Labor Unions* or other help directories. Check with your local library.

Industry Third-Party Dispute Resolution Programs

What They Are:

Special programs established by certain corporations and trade associations to help resolve problems between consumers and industry members are listed on page 37. If you have trouble with your car, a home appliance, a funeral director, or other products or services, there might be a third-party dispute resolution program to help you. But remember, this should not be the first step in solving a consumer complaint. Contact them only after you have been unsuccessful in getting your complaint settled by the local company or organization you originally dealt with.

What They Do:

In general, after receiving your complaint a staff person will probably try to resolve the complaint before it goes any further. If these staff persons acting as informal mediators cannot get the two sides to agree, they will refer your case to an independent person or panel that will then make a decision on your case. In some instances, this decision is binding and must be accepted by both the consumer and the business. In other cases, only the business is required to accept the decision. There are also programs where decisions are not binding on either party. Therefore, you should ask for a copy of the rules before you file your case with a third-party program.

Better Business Bureaus

What They Are:

Better Business Bureaus (BBBs) are non-profit organizations sponsored by private, local businesses. There are some 170 BBBs in the United States today. For a listing, see page 32. The services offered by BBBs vary from place to place. These include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of companies' complaint handling performances. Depending on the policy of the individual BBB, it may or may not tell you the nature of the complaint against a business, but all will tell you if a complaint has been registered. Many of the BBBs accept written complaints and will contact a firm on your behalf. BBBs do not judge or rate individual products or brands, handle complaints concerning the prices of goods or services, or give legal advice.

BBBs offer binding arbitration to those who ask for it. The Council of Better Business Bureaus, which is sponsored by national businesses, also offers consumer education programs and reports on charitable organizations. The national Council is located at 1515 Wilson Boulevard, Arlington, Virginia 22209

Media Programs

What They Are:

Local newspapers and radio-TV stations throughout the United States offer "Action or "Hot Line" services where consumers with problems can get help.

These news media often get successful results for consumers because of their power and influence in communities, and because the possibility of publicity may encourage a merchant or business to take swifter action to resolve consumer problems. Some Action Lines, however, may not be able to handle every complaint received. They sometimes select the most severe problems, or those most representative of a number of complaints.

When your own personal efforts fail to produce the desired results, keep these "Action" resources in mind.

How to Reach Them:

To find these services, check with your local newspapers, radio and TV stations, or local library.

State, County and City Consumer Offices

What They Are:

If you are not satisfied with a company's response to your complaint (or if a response is never received), a local consumer office, if there is one in your area, is a good place to go with your inquiry or complaint. Local consumer offices can be particularly helpful since they can be contacted easily by phone or sometimes in person, and are familiar with local businesses and laws. Be sure to have copies of your sales slips, other sales documents, and all correspondence with the retailer and manufacturer when you contact your local agency.

If there is no local consumer office in your area, contact a state consumer office. State consumer offices are set up differently from state to state. Some states have a separate department of consumer affairs while others have a consumer affairs office as a part of the governor's office or attorney general's office, or both. These offices will either help you directly or refer you to the proper agency for assistance.

If you have a consumer problem with a business transaction occurring in a state other than where you reside, you should contact the state where you conducted your business, if possible. Many state and local consumer offices have a large selection of information and educational materials available. In addition, many states, counties and cities have a wide variety of other helpful community services, including social, family, youth, handicapped, day care, mental health, elderly, general health, recreation, family planning, alcoholism, nutrition, income maintenance, child support, food stamps and libraries. A listing of state and local consumer and other government offices begins on page 40 of this *Handbook*.

Occupational and Professional Licensing Boards

What They Are:

If you have a problem with professional or occupational services, you may be able to get help from a state licensing or regulatory board. There are an estimated 1,500 state boards which license or register more than 550 professions and occupations, including doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, auto repair facilities, employment agencies, collection agencies, and electronic repair facilities.

What They Do:

State boards set licensing standards: set rules and regulations; prepare and give examinations; issue, deny or revoke licenses; bring disciplinary actions; and handle consumer complaints.

If you contact a state board for help, it will usually bring your complaint to the attention of its licensee and it will seek a satisfactory resolution to your problem. If necessary, the board may conduct an investigation and take disciplinary action against the licensee in the form of probation, license suspension or revocation.

Many boards will also have consumer education materials to help you in selecting a professional or tradesperson in their field.

How To Reach Them:

You can find out about a state licensing board by contacting your local consumer office. Some boards might also have regional offices in your area. Check your local phone book under state government offices or under professional listings. You can also ask professionals or tradespersons about the board responsible for their licensing or registration—in fact, you should ask to see a license or registration before you decide to use their services.

Federal Agencies

Some Federal agencies have enforcement responsibilities for specific consumer products and services and can handle individual complaints. Others take action for the benefit of the public as a whole, but are not able to resolve individual consumer problems.

However, each Federal agency listed under the Selected Federal Agencies section starting on page 67 has a mechanism for responding to consumer complaints and inquiries. Many Federal Agencies also have publications, fact sheets, and other information that may be helpful in dealing with marketplace problems. If you need help in determining where to go with your specific problem, check the Index at the end of this book or call the nearest Federal Information Center listed on page 75.

Small Claims Courts

What They Are:

If you have a complaint that you have not been able to resolve, consider going to small claims court. Court procedures generally are simple, inexpensive, quick and informal. Court fees are nominal, and you often get your filing fee back if you win your case. Generally, you won't need a lawyer. In fact, in some states, lawyers are not permitted. If you do live in a state that allows lawyers and the party you are suing brings one, don't be intimidated. The court is informal and most judges make allowances for consumers who appear without lawyers.

But remember, even though the court is informal, the ruling of the court must be followed, just like any other court.

What They Do:

These courts, as the name suggests, are for small claims. The maximum amounts that can be claimed or awarded differ from state to state.

If the party bringing the suit wins the case, the party who lost often will follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision. In these cases, the winning party may go back to court and ask for the order to be "enforced." Depending on local laws, the court may, for example, order property to be taken by law enforcement officials and sold. The winning party will get the money from the sale up to the amount they are owed. Or, if the person who owes the money receives a salary, the court may order the employer to garnish or deduct some money from each paycheck and give it to the winner of the law suit.

How To Reach Them:

Check your local phone book under your municipal, county or state government headings for small claims court listings. When you contact the court, ask the court clerk how to use the small claims court. Sit in on a small claims court session before taking a case to court to become familiar with its operation.

Legal Aid and Legal Services

What They Are:

Legal Aid and Legal Services offices help people who cannot afford to hire private lawyers, and who meet financial eligibility requirements. There are more than 1,000 of these offices around the country, staffed by lawyers, paralegals (people who have taken courses in legal assistance) and law students. All offer free legal services to those who qualify.

In some cities, both Legal Aid and Legal Services offices are federally funded. Legal Aid offices may also be financed by state, local, or private funding, or by local bar associations. The Legal Services Corporation in Washington, D.C., is funded by the Federal Government, and it, in turn, awards grants to local Legal Services programs around the country. Also, many law schools throughout the nation conduct law clinics, where students assist other lawyers as part of their training.

What They Do:

These offices generally offer legal assistance with problems such as landlord-tenant, credit, utilities, family issues such as divorce and adoption, social security, welfare, unemployment, and worker's compensation. Each legal aid office has its own board of directors that determines the priorities of the office and the kinds of cases handled. Therefore, the Legal Aid office serving your area may not handle all of the types of cases mentioned above. However, these offices should be able to refer you to other local, state or national organizations that can provide advice or help.

Private Lawyers

How To Reach Them:

If you need help in finding a lawyer, check with the Lawyer Referral Service of your state, city or county bar association. Local and state bar associations are usually listed in area telephone directories.

Since lawyers are now permitted to advertise, it is a bit easier to find one who fits your needs and your pocketbook. Check the Yellow Pages of the telephone directory or newspapers for these advertisements. If you have a complaint about an attorney or need further information, again contact your state, city or county bar association.

Private and Voluntary Consumer Groups

Private and voluntary consumer organizations are usually created to advocate various or specific consumer interests. In some communities they will help individual consumers with their complaints. To find out if such a group is in your community, contact your state or local consumer affairs office.

Consumer Credit Counseling Services

What They Are:

Counseling services provide aid to individuals having difficulty budgeting their money and/or meeting necessary monthly expenses. Many organizations, including credit unions, family service centers and religious organizations offer some type of credit counseling.

Another source of help is the Consumer Credit Counseling Services (CCCS), sponsored by the National Foundation for Consumer Credit and financially supported by banks, credit card companies, finance companies and other credit offering organizations.

What They Do:

The CCCS counseling program provides money management techniques, debt payment plans, and educational programs. In working out a debt repayment program individually tailored to a consumer's agreed upon ability to pay, a counselor takes into consideration the needs of the family and the requirements and needs of the creditor.

Consumer credit counseling programs are nonprofit and provide service either free or for a nominal charge.

How To Reach Them:

To find out if your area is covered by a CCCS, look in your local phone directory or check with the National Foundation for Consumer Credit, 8701 Georgia Avenue, Suite 601, Silver Spring, Maryland 20910.

SUGGESTED FOLLOW-UP ACTIVITIES

- Have students write thank you letters to businesses, agencies, or others who supported class activities.
- Share and publicize the class learning experience: Reports to administrators, summary of highlights to those from community who participated, or feature articles or interviews with local media.
- Through class discussion or written reports, have class members evaluate activities in terms of what worked well, or what did not work as expected. Examine reasons why, and make suggestions for needed changes in their own approaches—or those of others—to making effective decisions and handling consumer problems.
- Bring attention to consumer education materials or information by using USOCA's character, "Eubie Smart"—pictured throughout the *Consumer's Resource Handbook*—as an attention getter and continuity symbol for consumer education.

ACKNOWLEDGEMENTS

This Guide has been developed by the United States Office of Consumer Affairs under the direction of Virginia H. Knauer, Special Adviser to the President for Consumer Affairs.

Great appreciation is extended to Nancy Nolf, Consumer Affairs Coordinator, Army Community Services, Military District of Washington, Fort Meyer, VA who prepared the initial and subsequent drafts under the general guidance of Charles R. Cavagnaro, Director, and Dr. Geraldine L. Bower, Associate Director, of USOCA's Division of Consumer Education.

Special appreciation is extended also to the following leaders in education for their review and very helpful suggestions based on their extensive teaching and program experience:

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